

EXHIBIT 1



Notice of Service of Process

A3M / ALL
Transmittal Number: 29779343
Date Processed: 08/28/2024

Primary Contact: Sharon Brooks - MS 08-A
The Travelers Companies, Inc.
1 Tower Sq
Rm 8MS
Hartford, CT 06183-0001

Entity:	The Travelers Indemnity Company Entity ID Number 2317465
Entity Served:	Travelers Indemnity Company
Title of Action:	Donna Tetter vs. Travelers Indemnity Company
Matter Name/ID:	Donna Tetter vs. Travelers Indemnity Company (16181527)
Document(s) Type:	Summons/Complaint
Nature of Action:	Contract
Court/Agency:	Washington County Circuit Court, MD
Case/Reference No:	C-21-CV-24-000337
Jurisdiction Served:	Maryland
Date Served on CSC:	08/28/2024
Answer or Appearance Due:	60 Days
Originally Served On:	MD Insurance Administration on 08/19/2024
How Served:	Certified Mail
Sender Information:	Wheeler, DiUlio & Bamabei, P.C. 215-971-1000

Notes: The document matches the original document as received.

Information contained on this transmittal form is for record keeping, notification and forwarding the attached document(s). It does not constitute a legal opinion. The recipient is responsible for interpreting the documents and taking appropriate action.

To avoid potential delay, please do not send your response to CSC

251 Little Falls Drive, Wilmington, Delaware 19808-1674 (888) 690-2882 | sop@cscglobal.com



PHILADELPHIA OFFICE
1650 Arch Street
Suite 2200
Philadelphia, PA 19103
☎ 215.971.1000
☎ 215.568.2901

NEW JERSEY OFFICE
1040 Kings Highway North
Suite 205
Cherry Hill, NJ 08034
☎ 856.874.1447
☎ 215.568.2901

E-mail: jsheaffer@wdblegal.com

August 6, 2024

Maryland Insurance Administration

Maryland Insurance Administration
200 St. Paul Place, Suite 2700
Baltimore, MD 21202

AUG 19 2024

RE: Tetter, Donna and Norman v. Travelers Indemnity Company
DOL: 8/7/2023
Loss Address: 20517 Wilderness Run Rd, Boonsboro, MD 21713

Received

Dear Travelers Indemnity Company,

Enclosed please find a true and correct copy of Plaintiff's Civil Action Complaint filed against you in Washington County Court. Please be advised that you have sixty (60) days in which to respond to this Complaint, pursuant to the Pennsylvania Rules of Civil Procedure, otherwise a default judgment may be filed against you.

Kindly forward this Complaint to your attorney immediately.

Sincerely,

/s/ *Joseph Sheaffer*
JOSEPH SHEAFFER



MARYLAND

24 Summit Avenue, Hagerstown, Maryland, 21740

To: TRAVELERS INDEMNITY COMPANY
ONE TOWER SQUARE
HARTFORD, CT 06183

5003
-173

LS
17141

Case Number:

C-21-CV-24-000337

Other Reference Number(s):

Child Support Enforcement Number:

DONNA TETTER, ET AL. VS. TRAVELERS INDEMNITY COMPANY

Issue Date: 8/1/2024

WRIT OF SUMMONS

You are summoned to file a written response by pleading or motion, within 60 days after service of this summons upon you, in this court, to the attached complaint filed by:

DONNA TETTER
NORMAN TETTER
1650 Arch Street Suite 2200
Philadelphia, PA 19103

This summons is effective for service only if served within 60 days after the date it is issued.

Kevin R. Tucker
Clerk of the Circuit Court

To the person summoned:

Failure to file a response within the time allowed may result in a judgment by default or the granting of the relief sought against you.

Personal attendance in court on the day named is NOT required.

It is your responsibility to ensure that the court has your current and correct mailing address in order to receive subsequent filings and notice in this case.

Instructions for Service:

1. This summons is effective for service only if served within 60 days after the date issued. If it is not served within the 60 days, the plaintiff must send a written request to have it renewed.
2. Proof of Service shall set out the name of the person served, date and the particular place and manner of service. If service is not made, please state the reasons.
3. Return of served or unserved process shall be made promptly and in accordance with Maryland Rule 2-126.
4. If this notice is served by private process, process server shall file a separate affidavit as required by Maryland Rule 2-126(a).

MARYLAND INSURANCE ADMINISTRATION
FORWARDED TO THE NAMED INSURANCE COMPANY
DATE 08/20/2024

IN THE CIRCUIT COURT FOR Washington County

(City/County)

CIVIL – NON-DOMESTIC CASE INFORMATION SHEET**DIRECTIONS**

Plaintiff: This Information Report must be completed and attached to the complaint filed with the Clerk of Court unless your case is exempted from the requirement by the Chief Justice of the Supreme Court of Maryland pursuant to Rule 2-111(a).

Defendant: You must file an Information Report as required by Rule 2-323(h).

THIS INFORMATION REPORT CANNOT BE ACCEPTED AS A PLEADING

FORM FILED BY: ☒ PLAINTIFF ☐ DEFENDANT

CASE NUMBER C-21-CV-24-000337

CASE NAME: Donna Tetter and Norman Tetter

vs. Travelers Indemnity Company

PARTY'S NAME: Donna Tetter and Norman Tetter

PHONE: 215-971-1000

PARTY'S ADDRESS: 20517 Wilderness Run Rd., Boonsboro, MD 21713

PARTY'S E-MAIL: 215-971-1000

If represented by an attorney:

PARTY'S ATTORNEY'S NAME: Joseph Sheaffer, Esq. **PHONE:** 215-971-1000

PARTY'S ATTORNEY'S ADDRESS: 1650 Arch Street, Suite 2200, Philadelphia, PA 19103

PARTY'S ATTORNEY'S E-MAIL: jsheaffer@wdblegal.com

JURY DEMAND? ☐ Yes ☒ No

RELATED CASE PENDING? ☐ Yes ☒ No If yes, Case #(s), if known: _____

ANTICIPATED LENGTH OF TRIAL?: _____ hours 2 days

PLEADING TYPE

New Case: ☒ Original ☐ Administrative Appeal ☐ Appeal

Existing Case: ☐ Post-Judgment ☐ Amendment

If filing in an existing case, skip Case Category/ Subcategory section – go to Relief section.

IF NEW CASE: CASE CATEGORY/SUBCATEGORY (Check one box.)

TORTS

- ☐ Asbestos
- ☐ Assault and Battery
- ☐ Business and Commercial
- ☐ Conspiracy
- ☐ Conversion
- ☐ Defamation
- ☐ False Arrest/Imprisonment
- ☐ Fraud
- ☐ Lead Paint – DOB of Youngest Plt: _____
- ☐ Loss of Consortium
- ☐ Malicious Prosecution
- ☐ Malpractice-Medical
- ☐ Malpractice-Professional
- ☐ Misrepresentation
- ☐ Motor Tort
- ☐ Negligence
- ☐ Nuisance
- ☐ Premises Liability
- ☐ Product Liability
- ☐ Specific Performance
- ☐ Toxic Tort
- ☐ Trespass
- ☐ Wrongful Death

CONTRACT

- ☐ Asbestos
- ☒ Breach
- ☐ Business and Commercial
- ☐ Confessed Judgment (Cont'd)
- ☐ Construction
- ☐ Debt
- ☐ Fraud

- ☐ Government
- ☐ Insurance
- ☐ Product Liability

PROPERTY

- ☐ Adverse Possession
- ☐ Breach of Lease
- ☐ Detinue
- ☐ Distress/Distrain
- ☐ Ejectment
- ☐ Forcible Entry/Detainer
- ☐ Foreclosure
 - ☐ Commercial
 - ☐ Residential
- ☐ Currency or Vehicle
- ☐ Deed of Trust
- ☐ Land Installments
- ☐ Lien
- ☐ Mortgage
- ☐ Right of Redemption
- ☐ Statement Condo
- ☐ Forfeiture of Property / Personal Item
- ☐ Fraudulent Conveyance
- ☐ Landlord-Tenant
- ☐ Lis Pendens
- ☐ Mechanic's Lien
- ☐ Ownership
- ☐ Partition/Sale in Lieu
- ☐ Quiet Title
- ☐ Rent Escrow
- ☐ Return of Seized Property
- ☐ Right of Redemption
- ☐ Tenant Holding Over

PUBLIC LAW

- ☐ Attorney Grievance
- ☐ Bond Forfeiture Remission
- ☐ Civil Rights
- ☐ County/Mncpl Code/Ord
- ☐ Election Law
- ☐ Eminent Domain/Condemn.
- ☐ Environment
- ☐ Error Coram Nobis
- ☐ Habeas Corpus
- ☐ Mandamus
- ☐ Prisoner Rights
- ☐ Public Info. Act Records
- ☐ Quarantine/Isolation
- ☐ Writ of Certiorari

EMPLOYMENT

- ☐ ADA
- ☐ Conspiracy
- ☐ EEO/HR
- ☐ FLSA
- ☐ FMLA
- ☐ Worker's Compensation
- ☐ Wrongful Termination

INDEPENDENT PROCEEDINGS

- ☐ Assumption of Jurisdiction
- ☐ Authorized Sale
- ☐ Attorney Appointment
- ☐ Body Attachment Issuance
- ☐ Commission Issuance

- ☐ Constructive Trust
- ☐ Contempt
- ☐ Deposition Notice
- ☐ Dist Ct Mtn Appeal
- ☐ Financial
- ☐ Grand Jury/Petit Jury
- ☐ Miscellaneous
- ☐ Perpetuate
- ☐ Testimony/Evidence
- ☐ Prod. of Documents Req.
- ☐ Receivership
- ☐ Sentence Transfer
- ☐ Set Aside Deed
- ☐ Special Adm. – Atty
- ☐ Subpoena Issue/Quash
- ☐ Trust Established
- ☐ Trustee Substitution/Removal
- ☐ Witness Appearance-Compel

PEACE ORDER

- ☐ Peace Order

EQUITY

- ☐ Declaratory Judgment
- ☐ Equitable Relief
- ☐ Injunctive Relief
- ☐ Mandamus

OTHER

- ☐ Accounting
- ☐ Friendly Suit
- ☐ Grantor in Possession
- ☐ Maryland Insurance Administration
- ☐ Miscellaneous
- ☐ Specific Transaction
- ☐ Structured Settlements

IF NEW OR EXISTING CASE: RELIEF (Check All that Apply)

- | | | | |
|--|---|---|--|
| <input type="checkbox"/> Abatement | <input type="checkbox"/> Earnings Withholding | <input type="checkbox"/> Judgment-Default | <input type="checkbox"/> Reinstatement of Employment |
| <input type="checkbox"/> Administrative Action | <input type="checkbox"/> Enrollment | <input type="checkbox"/> Judgment-Interest | <input type="checkbox"/> Return of Property |
| <input type="checkbox"/> Appointment of Receiver | <input type="checkbox"/> Expungement | <input type="checkbox"/> Judgment-Summary | <input type="checkbox"/> Sale of Property |
| <input checked="" type="checkbox"/> Arbitration | <input type="checkbox"/> Financial Exploitation | <input type="checkbox"/> Liability | <input type="checkbox"/> Specific Performance |
| <input type="checkbox"/> Asset Determination | <input type="checkbox"/> Findings of Fact | <input type="checkbox"/> Oral Examination | <input type="checkbox"/> Writ-Error Coram Nobis |
| <input type="checkbox"/> Attachment b/f Judgment | <input type="checkbox"/> Foreclosure | <input type="checkbox"/> Order | <input type="checkbox"/> Writ-Execution |
| <input type="checkbox"/> Cease & Desist Order | <input type="checkbox"/> Injunction | <input type="checkbox"/> Ownership of Property | <input type="checkbox"/> Writ-Garnish Property |
| <input type="checkbox"/> Condemn Bldg | <input type="checkbox"/> Judgment-Affidavit | <input type="checkbox"/> Partition of Property | <input type="checkbox"/> Writ-Garnish Wages |
| <input type="checkbox"/> Contempt | <input type="checkbox"/> Judgment-Attorney Fees | <input type="checkbox"/> Peace Order | <input type="checkbox"/> Writ-Habeas Corpus |
| <input type="checkbox"/> Court Costs/Fees | <input type="checkbox"/> Judgment-Confessed | <input type="checkbox"/> Possession | <input type="checkbox"/> Writ-Mandamus |
| <input checked="" type="checkbox"/> Damages-Compensatory | <input type="checkbox"/> Judgment-Consent | <input type="checkbox"/> Production of Records | <input type="checkbox"/> Writ-Possession |
| <input type="checkbox"/> Damages-Punitive | <input type="checkbox"/> Judgment-Declaratory | <input type="checkbox"/> Quarantine/Isolation Order | |

If you indicated **Liability** above, mark one of the following. This information is not an admission and may not be used for any purpose other than Track Assignment.

- ☐ Liability is conceded. ☐ Liability is not conceded, but is not seriously in dispute. ☐ Liability is seriously in dispute.

MONETARY DAMAGES (Do not include Attorney's Fees, Interest, or Court Costs)

- ☐ Under \$10,000 ☐ \$10,000 - \$30,000 ☒ \$30,000 - \$100,000 ☐ Over \$100,000
- ☐ Medical Bills \$ _____ ☐ Wage Loss \$ _____ ☒ Property Damages \$ 91,982.09

ALTERNATIVE DISPUTE RESOLUTION INFORMATION

Is this case appropriate for referral to an ADR process under Md. Rule 17-101? (Check all that apply)

- A. Mediation ☒ Yes ☐ No C. Settlement Conference ☒ Yes ☐ No
 B. Arbitration ☒ Yes ☐ No D. Neutral Evaluation ☒ Yes ☐ No

SPECIAL REQUIREMENTS

- ☐ If a Spoken Language Interpreter is needed, **check here and attach form CC-DC-041**
- ☐ If you require an accommodation for a disability under the Americans with Disabilities Act, **check here and attach form CC-DC-049**

ESTIMATED LENGTH OF TRIAL

*With the exception of Baltimore County and Baltimore City, please fill in the estimated **LENGTH OF TRIAL**.*

(Case will be tracked accordingly)

- ☐ 1/2 day of trial or less ☐ 3 days of trial time
☐ 1 day of trial time ☐ More than 3 days of trial time
☒ 2 days of trial time

BUSINESS AND TECHNOLOGY CASE MANAGEMENT PROGRAM

For all jurisdictions, if Business and Technology track designation under Md. Rule 16-308 is requested, attach a duplicate copy of complaint and check one of the tracks below.

- ☐ **Expedited** - Trial within 7 months of Defendant's response ☐ **Standard** - Trial within 18 months of Defendant's response

EMERGENCY RELIEF REQUESTED

COMPLEX SCIENCE AND/OR TECHNOLOGICAL CASE MANAGEMENT PROGRAM (ASTAR)	
<i>FOR PURPOSES OF POSSIBLE SPECIAL ASSIGNMENT TO ASTAR RESOURCES JUDGES under Md. Rule 16-302, attach a duplicate copy of complaint and check whether assignment to an ASTAR is requested.</i>	
<input type="checkbox"/> Expedited - Trial within 7 months of Defendant's response	<input type="checkbox"/> Standard - Trial within 18 months of Defendant's response
IF YOU ARE FILING YOUR COMPLAINT IN BALTIMORE CITY OR BALTIMORE COUNTY, PLEASE FILL OUT THE APPROPRIATE BOX BELOW.	
CIRCUIT COURT FOR BALTIMORE CITY (CHECK ONLY ONE)	
<input type="checkbox"/> Expedited	Trial 60 to 120 days from notice. Non-jury matters.
<input type="checkbox"/> Civil-Short	Trial 210 days from first answer.
<input type="checkbox"/> Civil-Standard	Trial 360 days from first answer.
<input type="checkbox"/> Custom	Scheduling order entered by individual judge.
<input type="checkbox"/> Asbestos	Special scheduling order.
<input type="checkbox"/> Lead Paint	Fill in: Birth Date of youngest plaintiff_____.
<input type="checkbox"/> Tax Sale Foreclosures	Special scheduling order.
<input type="checkbox"/> Mortgage Foreclosures	No scheduling order.
CIRCUIT COURT FOR BALTIMORE COUNTY	
<input type="checkbox"/> Expedited (Trial Date-90 days)	Attachment Before Judgment, Declaratory Judgment (Simple), Administrative Appeals, District Court Appeals and Jury Trial Prayers, Guardianship, Injunction, Mandamus.
<input type="checkbox"/> Standard (Trial Date-240 days)	Condemnation, Confessed Judgments (Vacated), Contract, Employment Related Cases, Fraud and Misrepresentation, International Tort, Motor Tort, Other Personal Injury, Workers' Compensation Cases.
<input type="checkbox"/> Extended Standard (Trial Date-345 days)	Asbestos, Lender Liability, Professional Malpractice, Serious Motor Tort or Personal Injury Cases (medical expenses and wage loss of \$100,000, expert and out-of-state witnesses (parties), and trial of five or more days), State Insolvency.
<input type="checkbox"/> Complex (Trial Date-450 days)	Class Actions, Designated Toxic Tort, Major Construction Contracts, Major Product Liabilities, Other Complex Cases.

07/31/2024 _____
Date

/s/ Joseph Sheaffer, Esq. _____ 2302060010
Signature of Attorney / Party Attorney Number

1650 Arch Street, Suite 2200 _____
Address

Joseph Sheaffer _____
Printed Name

Philadelphia PA 19103
City State Zip Code

IN MARYLAND:

THE CIRCUIT COURT FOR WASHINGTON COUNTY

DONNA TETTER AND NORMAN TETTER
20517 Wilderness Run Road
Boonsboro, MD 21713

Civil Case No. C-21-CV-24-000337

vs.

TRAVELERS INDEMNITY COMPANY
One Tower Square
Hartford CT 06183

COMPLAINT

COMES NOW Plaintiffs, Donna Tetter and Norman Tetter, by and through counsel, and hereby moves this Honorable Court for Judgement against Defendant, Travelers Indemnity Company, in support of thereof states as follows:

Parties

1. Plaintiffs, Donna Tetter and Norman Tetter (collectively, "Plaintiff") are individuals who own the property located at 20517 Wilderness Run Rd., Boonsboro, MD 21713 ("the Property").

2. At all times relevant to the allegations contained herein, Plaintiff was, and still is, a resident of Washington County, Maryland.

3. Defendant, Travelers Indemnity Company ("Defendant"), is a Connecticut corporation with a place of business at the address set for above, duly organized and existing, which is authorized to conduct business as an insurance company within the State of Maryland, who provided insurance coverage to Plaintiff and the Property located in Washington County, Maryland.

Jurisdiction and Venue

4. Jurisdiction is vested in this Court pursuant to MD Code Ann., Cts. & Jud. Proc., § 1-501.

5. This Court may exercise personal jurisdiction over Defendant pursuant to MD Code Ann., Cts. & Proc., § 6-103(b)(6), as Defendant contracted to provide insurance to Plaintiff and its business in Maryland.

6. Venue is proper in this Court pursuant to MD Code Ann., Cts. & Jud. Proc., § 6-201.

Statement of Facts

7. Defendant, in its regular course of business issued to Plaintiff a policy of insurance (“the Policy”) covering Plaintiff’s Property. A true and correct copy of the declarations page of said policy is attached hereto as Exhibit “A.”

8. On or about 8/7/2023, while the Policy was in full force and effect, Plaintiff suffered a sudden and accidental direct physical loss to the Property, resulting in damage and loss.

9. Specifically, the Property sustained hail damage to the exterior, which resulted in rain entering the Property and causing subsequent water damage to the interior.

10. Plaintiff retained the services of Claim Star Public Adjusters (“Claim Star”) to assist with this insurance claim. Claim Star’s representation included investigating the Property to determine the cause and scope of this loss.

11. Claim Star determined the cost to address the damage from this storm and perform the necessary repairs to restore the Property to its pre-loss condition to be \$91,982.09. A true and correct copy of this estimate is attached hereto as Exhibit “B.”

12. Plaintiff, through Claim Star, presented evidence to Defendant establishing this loss was the result of storm damage, which is covered under the Policy.

13. Notice of Plaintiff's covered loss was given to Defendant in a prompt and timely manner and Plaintiff, at all relevant times, fully complied with all of the terms and conditions required by the Policy, including cooperating with Defendant's investigation, mitigating damages where reasonable, providing Defendant with all available information, and complying with all conditions precedent.

14. Defendant, despite demand for benefits under the Policy, has refused, without legal justification or cause, and continues to refuse, to pay to Plaintiff monies owed under the Policy for the damages suffered as a result of this loss.

15. At all times material hereto, Defendant was acting either individually or through its duly authorized agents, servants, workmen or employees, who were acting with the course and scope of their employment and on the business of said employer.

16. Solely as a result of Defendant's failure and refusal to pay benefits to Plaintiff as required under the Policy, Plaintiff has suffered loss and damage in the amount of \$91,982.09, plus the costs of this suit.

Count I
In Assumpsit - Breach of Contract

17. Plaintiff incorporates by reference the facts and allegations contained in the foregoing paragraphs as though fully set forth hereinafter at length.

18. At all pertinent times herein, Plaintiff, for valuable consideration exchanged, was insured with Defendant.

19. Plaintiff complied with all terms and conditions precedent to obtaining coverage for this loss under the applicable insurance Policy with Defendant.

20. Defendant is obligated by the terms of the contract to indemnify Plaintiff's loss.

21. Despite submission of reasonable proof and demand for full and complete payment with respect to Plaintiff's loss, Defendant has not paid to Plaintiff all of the policy benefits to which Plaintiff is entitled under the Policy.

22. Defendant's denial of coverage was made without a reasonable basis in fact.

23. Defendant's refusal to indemnify Plaintiff's loss constitutes a breach of the insurance contract.

24. As a direct and proximate result of Defendant's breaches in its coverage obligations, including obligations to make payment under the terms of Plaintiff's Policy, Plaintiff has suffered injuries, damages, and financial losses to be established at trial, and which continue into the future, including attorney's fees in bringing this suit.

PRAYER FOR RELIEF

WHEREFORE, Plaintiff demands judgment against Defendant in the amount of \$91,982.09, plus interest, costs of suit, damages for delay, counsel fees and punitive damages as provided by law.

Respectfully submitted,

BY: /s/ Joseph Sheaffer
JOSEPH SHEAFFER, ESQUIRE
Attorney ID: 2302060010
Wheeler, DiUlio & Barnabei, P.C.
1650 Arch Street, Suite 2200
Philadelphia, PA 19103
Telephone: (215) 971-1000
Email: jsheaffer@wdblegal.com
Attorney for Plaintiff

Exhibit “A”

Aug. 16 2022 to Aug. 16, 2023
TRAVELERS
\$2500 deductible

Policy Summary

Homeowners Policy

Named Insured and Mailing Address

NORMAN TETTER
 DONNA TETTER
 20517 WILDERNESS RUN RD
 BOONSBORO, MD 21713-1864

Your Agency's Name and Address

GEICO INS AGENCY LLC
 1 GEICO BLVD
 FREDERICKSBURG, VA 22412-0006

Residence Premises

20517 WILDERNESS RUN RD
 BOONSBORO, MD 21713-1864

Mortgagee Name and Address

1. SECU
 PO BOX 23896
 BALTIMORE, MD 21298
 LOAN NUMBER: 8020169353

Policy Information

Your Policy Number	604999632 633 1	For Policy Service	1.800.841.3005
Your Account Number	604999632	For Claim Service	1.800.252.4633
Your Insurer:	TRAVELERS PERSONAL INSURANCE COMPANY a subsidiary or affiliate of The Travelers Indemnity Company One Tower Square, Hartford, CT 06183		

The policy period is from August 16, 2022 at 12:01 A.M. STANDARD TIME to August 16, 2023 at 12:01 A.M. STANDARD TIME at the residence premises.

Total Premium for this Policy:	\$3,886.00
This is not a bill. The mortgagee will be billed separately for this policy.	

Discounts

The following discounts reduced your premium:

Early Quote

Loss Free

Fire Protective Device

Savings Reflected in Your Total Premium:

\$783.00

Coverages and Limits of Liability

Property Coverage Section

	Limit
Coverage A – Dwelling	\$1,184,000
Coverage B – Other Structures	\$118,400
Coverage C – Personal Property	\$592,000
Coverage D – Loss of Use	\$236,800

**Liability Coverage Section**

	Limit
Coverage E – Personal Liability - Bodily Injury and Property Damage (each occurrence)	\$500,000
Coverage F – Medical Payments to Others (each person)	\$2,000

Deductibles**Peril Deductible**

Property Coverage Deductible (All Perils)

Deductible

\$2,500

In case of loss under the Property Coverage Section, only that part of the loss over the applicable deductible will be paid (up to the coverage limit that applies).

Special Limits and Additional Coverages
Coverage Level: Travelers Protect Plus®

The limit shown for each of the Special Limits of Liability and Additional Coverages is the total limit for each loss in that category.

Personal Property – Special Limits of Liability**Limit**

a. Money, bank notes, coins, stored value cards	\$1,000
b. Securities, accounts, passports, tickets, stamps	\$3,500
c. Comic books and trading cards	\$2,500
d. Collectibles, figurines, glassware, marble, porcelains, statuary	\$2,500
e. Theft of jewelry, watches, precious stones	\$3,000
f. Theft of furs	\$3,000
g. Theft of silverware, goldware, pewterware	\$5,000
h. Theft of firearms and related equipment	\$5,000
i. Theft of tools and their accessories	\$2,500
j. Theft of rugs, tapestries and wall hangings	\$2,500
k. Business property on the residence premises	\$10,000
l. Business property away from the residence premises	\$5,000
m. Trailers or semitrailers not used with watercraft	\$3,500
n. Motor vehicle parts or equipment not attached to motor vehicle	\$1,000
o. Electronic apparatus while in or upon a motor vehicle or watercraft	\$3,500

The Special Limits of Liability do not increase your Coverage C – Personal Property Limit.

Property – Additional Coverages**Limit**

Debris Removal (Additional % of damaged covered property limit)	5%
Tree Removal	Per Tree \$500 Per Loss \$1,000
Trees, Shrubs and Other Plants (5% of Coverage A - Dwelling Limit)	Per Tree \$500 Per Loss \$59,200
Fire Department Service Charge	\$1,000
Credit Card, Fund Transfer, Forgery and Counterfeit Money	\$10,000
Loss Assessment	\$1,000
Landlord Furnishings	\$2,500
Ordinance or Law (10% of Coverage A - Dwelling Limit)	\$118,400
Personal Records and Data Replacement	\$3,500



Named Insured	NORMAN TETTER DONNA TETTER	Policy Number	604999632 633 1
Policy Period	August 16, 2022 to August 16, 2023	Issued On Date	June 9, 2023

Property – Additional Coverages (continued)

Limited Fungi or Other Microbes Remediation	Limit \$5,000
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The applicable policy deductible applies unless otherwise noted.

Liability – Additional Coverages

Damage to Property of Others	Limit \$5,000
Loss Assessment	\$1,000

Please review your policy for other Personal Property Special Limits of Liability and Additional Coverages that may apply.

Optional Coverages

Optional Coverages	Endorsement	Limit	Premium
Water Back Up and Sump Discharge or Overflow Coverage	HQ-208 MD (01-22)	\$25,000	Included*
Personal Property Replacement Cost Loss Settlement	HQ-290 CW (02-21)		Included*
Additional Replacement Cost Protection Coverage	HQ-420 CW (11-18)	\$296,000	Included*
25% of Coverage A - Dwelling Limit			

**Note: The additional cost or premium reduction for any optional coverage or package shown as "Included" is contained in the Total Policy Premium Amount.*

Required Forms and Endorsements Included in Your Policy:

Form: 633

Policy Quick Reference	HQ-T77 CW (05-17)
Agreement, Definitions & Policy Conditions	HQ-D77 CW (05-17)
Property Coverage Section	HQ-P03 CW (05-17)
Liability Coverage Section	HQ-L77 CW (05-17)
Signature Page	HQ-S99 CW (05-17)
Special Provisions - Maryland	HQ-300 MD (01-22)
Additional Benefits	HQ-860 CW (08-18)

The Declarations along with the Optional Coverages, Optional Packages and Required Forms and Endorsements listed above form your Homeowners Insurance Policy.
Please keep these documents for reference.

Information About Your Property

There are many factors that determine the premium on your policy, some of which are displayed below. If you would like a policy review, please contact your agent or Travelers Representative.

Year Built:	Garage Type:	Pool:
# of Families:	Square Footage:	Age of Roof: 18

Online Policy Summary as of June 9, 2023

Exhibit “B”



P.O. Box 1449
Front Royal, VA 22630
540-551-3945
office@claimstaradjusting.com

Insured: Donna Tetter
Property: 20517 Wilderness Run Rd
Boonsboro, MD 21713

Estimator: Peter Gaetano
Company: ClaimStar LLC Public Adjusting

Cellular: (540) 683-6841
E-mail: pgaetano@claimstaradjusting.com

Reference:
Company: Travelers

Claim Number: 12J8411

Policy Number: 604999632 633 1

Type of Loss: Hail

Date of Loss: 8/7/2023 12:00 AM
Date Inspected:

Date Received:
Date Entered: 9/11/2023 4:38 PM

Price List: MDFR8X_FEB24
Restoration/Service/Remodel
Estimate: DONNA_TETTER



P.O. Box 1449
Front Royal, VA 22630
540-551-3945
office@claimstaradjusting.com

This estimate has been prepared by ClaimStar Public Adjusting LLC, a licensed public adjusting firm in the state of MD. This estimate was prepared by an expert adjuster with extensive experience in loss estimating for the purpose of reflecting the true cost to restore this property to its pre-loss condition.

Code Considerations:

This Property Restoration Estimate has been written in compliance with MD Code requirements where applicable. All code items will be cited, and full code language will be attached at the back of this estimate.

Manufactures installation Instructions:

Manufacturer installation requirements will be followed and cited where applicable as required to ensure the warrantee of our work and to comply with the **IRC & IBC code**.

Overhead and Profit:

is a licensed class A general contractor in the state of MD. is under contract with Donna Tetter, our client and your policy holder, to manage and direct the completion of the restoration work proposed.

These Cost of Business expenses are not included in the Xactimate line items but are integral to the successful property restoration of our client, your policy holder. Please review the Xactware White Paper attached at the back of this estimate and the text below taken from that document explaining overhead and profit is not included in the individual Xactimate line items.

"General Overhead are expenses incurred by a General Contractor, that cannot be attributed to individual projects, and include any and all expenses necessary for the General Contractor to operate their business. Examples (including but not limited to): General and Administrative (G&A) expenses, office rent, utilities, office supplies, salaries for office personnel, depreciation on office equipment, licenses, and advertising. Including General Overhead expenses in an Xactimate estimate--General Overhead expenses are not included in Xactware 's unit pricing, but are typically added to the estimate as a percentage of the total bid along with the appropriate profit margin. These two costs together constitute what is normally referred to in the insurance restoration industry as General Contractor 's O&P, or just O&P. General Overhead and Profit percentages can be added in the Estimate Parameters window within an Xactimate estimate."

As a licensed general contractor, is owed Overhead and Profit for the management of this restoration contract and it has been included it in this estimate.

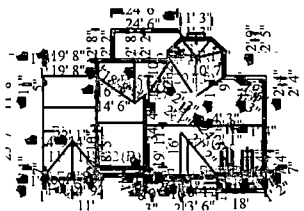
This is an estimate only. ClaimStar Public Adjusting LLC reserves the right to modify this estimate and claim additional indemnity based on the new total to reflect any additional damages discovered, changes in material or labor prices, to comply with code or manufacturer requirements, or any other reason necessary for the completion of this restoration project.



P.O. Box 1449
Front Royal, VA 22630
540-551-3945
office@claimstaradjusting.com

Property
Dwelling Exterior

Laminated Roof



4791.98 Surface Area
522.47 Total Perimeter Length
49.55 Total Hip Length
47.92 Number of Squares
163.74 Total Ridge Length

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
1. Tear off, haul and dispose of comp. shingles - Laminated									
47.92 SQ	75.00	0.00	898.50	4,492.50	0/30 yrs	Avg.	NA	(0.00)	4,492.50
2. Laminated - comp. shingle rfg. - w/ felt									
53.00 SQ	391.85	470.74	5,309.70	26,548.49	18/30 yrs	Avg.	60%	(4,707.35)	21,841.14
10% waste included in allowance for gable roof.									
3. Asphalt starter - peel and stick									
210.44 LF	2.97	8.33	158.33	791.67	18/20 yrs	Avg.	70% [M]	(97.22)	694.45
GAF APPLICATION INSTRUCTIONS , STARTER COURSE									
Use GAF starter strip shingles along the eaves. Apply as shown. NOTE: GAF starter strip shingles are recommended at the rakes for best performance and required for enhanced limited wind warranty on certain products (see limited warranty for details).									
...									
4. Ice & water barrier									
1,849.86 SF	2.33	48.84	1,089.76	5,448.77	18/30 yrs	Avg.	60%	(488.36)	4,960.41
Ice & water shield required by code. Two rolls ice & water shield needed to extend 24" inside interior wall line due to roof eave overhang, roof pitch, and exterior wall thickness. Please see code and ice & water shield calculator diagram attachments.									
5. Roofing felt - 15 lb. - double coverage/low slope									
4.01 SQ	89.77	3.85	90.97	454.80	18/20 yrs	Avg.	70% [M]	(44.97)	409.83
Two layers felt required on roof slopes from 2/12-4/12 pitch. Please see code attachment.									
6. R&R Drip edge									
522.47 LF	4.20	36.36	557.68	2,788.42	18/35 yrs	Avg.	51.43%	(311.69)	2,476.73
drip edge present on eaves & rakes									
7. R&R Snow guard/stop									
53.00 EA	36.11	24.42	484.56	2,422.81	18/40 yrs	Avg.	45%	(183.17)	2,239.64
snow stops located on front eaves									
8. R&R Continuous ridge vent - shingle-over style									
150.00 LF	15.11	47.52	578.51	2,892.53	18/35 yrs	Avg.	51.43%	(407.31)	2,485.22
9. R&R Ridge cap - High profile - composition shingles*									
213.29 LF	12.86	43.89	696.70	3,483.50	18/30 yrs	Avg.	60%	(438.95)	3,044.55
Xactimate line item for ridge cap shingles without the high profile is for 3-tab shingles being cut as ridge shingles. Please see line item note: "Includes: High profile ridge cap, roofing nails, and installation labor. Labor to remove ridge cap shingles and to discard in a job-site waste receptacle. Quality: Precut ridge cap shingles. Note: This item is generally used with laminated shingles." GAF APPLICATION INSTRUCTIONS RIDGE CAP SHINGLES Install GAF ridge cap shingles. Follow the application instructions shown on the GAF ridge cap shingle wrapper.									
...									

Flashing: replacement required by code and manufacturer requirements. Please see code attachments. Flashings are thin metal and will be damaged during removal of shingles and will not be re-usable.



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CONTINUED - Laminated Roof

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
10. R&R Flashing - pipe jack									
4.00 EA	78.80	4.21	79.85	399.26	18/35 yrs	Avg.	51.43%	(36.12)	363.14
11. Step flashing									
122.03 LF	15.38	14.42	472.80	2,364.04	18/35 yrs	Avg.	51.43%	(123.63)	2,240.41
12. R&R Counterflashing - Apron flashing									
65.23 LF	16.09	6.81	264.08	1,320.44	18/35 yrs	Avg.	51.43%	(58.37)	1,262.07
13. R&R Flashing, 20" wide									
48.00 LF	7.24	6.65	88.55	442.72	18/35 yrs	Avg.	51.43%	(57.02)	385.70
Allowance to flash roof slope pitch transitions. Please see code attachment.									
...									
Vents:									
14. R&R Roof vent - turtle type - Metal									
3.00 EA	107.12	4.67	81.52	407.55	18/35 yrs	Avg.	51.43%	(40.02)	367.53
15. R&R Exhaust cap - through roof - 6" to 8"									
2.00 EA	145.82	6.06	74.43	372.13	18/35 yrs	Avg.	51.43%	(51.94)	320.19
Cornices:									
16. R&R Gable cornice return - laminated									
1.00 EA	141.35	0.52	35.46	177.33	18/30 yrs	Avg.	60%	(5.24)	172.09
17. R&R Gable cornice return - laminated - 2 stories or greater									
4.00 EA	172.18	2.10	172.71	863.53	18/30 yrs	Avg.	60%	(20.98)	842.55
Detach & reset: items required for roof replacement.									
18. Roof mount power attic vent - Detach & reset									
2.00 EA	280.98	0.00	140.49	702.45	18/NA	Avg.	0%	(0.00)	702.45
19. Solar electric panel - Detach & reset									
2.00 EA	284.94	0.00	142.47	712.35	0/NA	Avg.	0%	(0.00)	712.35
20. Solar electric panel - mounting hardware - Detach & reset*									
2.00 EA	28.22	0.00	14.11	70.55	0/NA	Avg.	0%	(0.00)	70.55
21. Gutter / downspout - Detach & reset									
210.44 LF	5.26	0.00	276.73	1,383.64	0/NA	Avg.	0%	(0.00)	1,383.64
Eave gutters were installed through drip edge and will have to be detached and reset in order to replace drip edge.									
Steep/high Charges:									
22. Remove Additional charge for steep roof - 7/12 to 9/12 slope									
12.35 SQ	16.32	0.00	50.39	251.94	0/NA	Avg.	NA	(0.00)	251.94
23. Additional charge for steep roof - 7/12 to 9/12 slope									
12.35 SQ	74.22	0.00	229.15	1,145.77	0/NA	Avg.	0%	(0.00)	1,145.77
24. Remove Additional charge for steep roof - 10/12 - 12/12 slope									
5.69 SQ	25.65	0.00	36.49	182.44	0/NA	Avg.	NA	(0.00)	182.44
25. Additional charge for steep roof - 10/12 - 12/12 slope									
5.69 SQ	116.66	0.00	165.95	829.75	0/NA	Avg.	0%	(0.00)	829.75

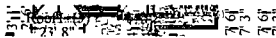


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CONTINUED - Laminated Roof

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
26. Remove Additional charge for high roof (2 stories or greater)									
36.94 SQ	6.17	0.00	56.98	284.90	0/NA	Avg.	NA	(0.00)	284.90
27. Additional charge for high roof (2 stories or greater)									
36.94 SQ	32.79	0.00	302.82	1,514.08	0/NA	Avg.	0%	(0.00)	1,514.08
28. R&R Soffit & fascia - wood - 1' overhang									
39.50 LF	13.98	13.18	141.36	706.76	18/150 yrs	Avg.	12%	(26.35)	680.41
Wood soffit & fascia were installed over shingles at eave/rake to slope intersections and will have to be removed in order to tear out and replace shingles beneath.									
29. Prime & paint exterior soffit - wood									
522.47 SF	2.66	15.36	351.29	1,756.42	5/15 yrs	Avg.	33.33%	(85.34)	1,671.08
30. Prime & paint exterior fascia - wood, 6"- 8" wide									
522.47 LF	2.54	7.52	333.65	1,668.24	5/15 yrs	Avg.	33.33%	(41.80)	1,626.44
Totals: Laminated Roof		765.45	13,375.99	66,879.78				7,225.83	59,653.95

Metal Roof



247.00 Surface Area
106.87 Total Perimeter Length
2.47 Number of Squares

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
31. R&R Metal roofing - Premium grade									
308.75 SF	17.22	89.85	1,351.64	6,758.16	0/75 yrs	Avg.	0%	(0.00)	6,758.16
32. Roofing felt - 15 lb.									
2.47 SQ	50.98	1.31	31.81	159.04	0/20 yrs	Avg.	0%	(0.00)	159.04
33. Ice & water barrier - High temp									
247.00 SF	2.72	12.30	171.04	855.18	0/30 yrs	Avg.	0%	(0.00)	855.18
34. R&R Eave trim for metal roofing - 26 gauge									
85.06 LF	8.83	11.18	190.58	952.84	0/75 yrs	Avg.	0%	(0.00)	952.84
35. R&R Gable trim for metal roofing - 26 gauge									
21.80 LF	9.59	3.86	53.24	266.17	0/75 yrs	Avg.	0%	(0.00)	266.17
Flashing:									
36. R&R Endwall flashing for metal roofing - 26 gauge									
71.81 LF	10.10	11.81	184.27	921.36	18/75 yrs	Avg.	24%	(47.22)	874.14



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CONTINUED - Metal Roof

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
37. R&R Gable cornice strip - metal									
23.00 LF	18.32	6.04	106.86	534.26	0/75 yrs	Avg.	0%	(0.00)	534.26
38. R&R Gable cornice strip - metal - 2 stories or greater									
9.50 LF	35.07	2.50	83.92	419.59	0/75 yrs	Avg.	0%	(0.00)	419.59
39. R&R Gable cornice return - metal - 2 stories or greater									
2.00 EA	165.65	0.39	82.93	414.62	0/75 yrs	Avg.	0%	(0.00)	414.62
Detach & Reset:									
40. Gutter / downspout - Detach & reset									
85.06 LF	5.26	0.00	111.85	559.27	0/NA	Avg.	0%	(0.00)	559.27
Eave gutters were installed through eave trim and will have to be detached and reset in order to replace drip edge.									
Totals: Metal Roof		139.24	2,368.14	11,840.49				47.22	11,793.27

Front Elevation

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
41. R&R Gutter / downspout - aluminum - up to 5"									
34.00 LF	10.29	10.59	90.12	450.57	18/25 yrs	Avg.	70% [M]	(123.52)	327.05
Totals: Front Elevation		10.59	90.12	450.57				123.52	327.05

Right Elevation

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
42. R&R Gutter / downspout - aluminum - up to 5"									
60.00 LF	10.29	18.68	159.02	795.10	18/25 yrs	Avg.	70% [M]	(217.98)	577.12
43. R&R Window screen, 10 - 16 SF									
4.00 EA	58.49	11.76	61.43	307.15	18/30 yrs	Avg.	60%	(117.65)	189.50
44. R&R Clothes dryer vent cover									
1.00 EA	47.16	0.48	11.92	59.56	18/30 yrs	Avg.	60%	(4.79)	54.77
45. Comb/straighten a/c cond. fins - w/trip charge - Large									
1.00 EA	260.46	0.00	65.12	325.58	0/NA	Avg.	0%	(0.00)	325.58
46. Comb and straighten a/c condenser fins - w/out trip charge									
2.00 EA	93.78	0.00	46.89	234.45	0/NA	Avg.	0%	(0.00)	234.45



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CONTINUED - Sunroom

	QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
52. R&R Batt insulation - 6" - R19 - paper / foil faced										
	32.00 SF	1.66	1.71	13.71	68.54	0/150 yrs	Avg.	0%	(0.00)	68.54
53. R&R 5/8" drywall - hung, taped, floated, ready for paint										
	32.00 SF	3.72	1.50	30.14	150.68	0/150 yrs	Avg.	0%	(0.00)	150.68
54. Texture drywall - light hand texture										
	32.00 SF	1.22	0.19	9.81	49.04	0/150 yrs	Avg.	0%	(0.00)	49.04
55. Seal the surface area w/PVA primer - one coat										
	32.00 SF	0.70	0.12	5.63	28.15	0/15 yrs	Avg.	0%	(0.00)	28.15
56. Paint the ceiling - two coats										
	229.59 SF	1.17	3.86	68.12	340.60	5/15 yrs	Avg.	33.33%	(21.43)	319.17
57. Mask and prep for paint - plastic, paper, tape (per LF)										
	64.70 LF	1.64	1.05	26.80	133.96	0/15 yrs	Avg.	0%	(0.00)	133.96
58. Mask per square foot for drywall or plaster work*										
	222.52 SF	0.31	0.93	17.48	87.39	0/150 yrs	Avg.	0%	(0.00)	87.39
59. Final cleaning - construction - Residential										
	222.52 SF	0.34	0.00	18.92	94.58	0/NA	Avg.	0%	(0.00)	94.58
60. Tape joint for new to existing drywall - per LF										
	24.00 LF	11.04	0.62	66.39	331.97	0/150 yrs	Avg.	0%	(0.00)	331.97
Totals: Sunroom			9.98	357.47	1,787.26				21.43	1,765.83
Total: Interior			9.98	357.47	1,787.26				21.43	1,765.83

Other Structures

	QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
61. R&R Rural mailbox										
	1.00 EA	61.86	1.77	15.92	79.55	18/20 yrs	Avg.	70% [M]	(20.66)	58.89
Totals: Other Structures			1.77	15.92	79.55				20.66	58.89

General

	QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
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CONTINUED - General

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
62. Temporary toilet - Minimum rental charge									
1.00 EA	161.89	0.00	40.47	202.36	0/NA	Avg.	0%	(0.00)	202.36
63. Residential Supervision / Project Management - per hour									
24.00 HR	76.70	0.00	460.20	2,301.00	0/NA	Avg.	0%	(0.00)	2,301.00
project supervisor for estimated 3 days									
64. Generator - 6,000 watt - portable (per day)									
3.00 DA	88.66	0.00	66.50	332.48	0/NA	Avg.	0%	(0.00)	332.48
65. Boom or spider lift - 50'-60' reach (per day)									
3.00 DA	636.93	0.00	477.70	2,388.49	0/NA	Avg.	0%	(0.00)	2,388.49
boom lift & operator to access high gutters, fascia, and soffit work									
66. Equipment Operator - per hour									
24.00 HR	77.35	0.00	464.10	2,320.50	0/NA	Avg.	0%	(0.00)	2,320.50
Totals: General		0.00	1,508.97	7,544.83				0.00	7,544.83

Debris Removal

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
67. Single axle dump truck - per load - including dump fees									
1.00 EA	333.94	0.00	83.48	417.42	0/NA	Avg.	NA	(0.00)	417.42
Allowance for disposal of all non roofing debris									
Totals: Debris Removal		0.00	83.48	417.42				0.00	417.42

Labor Minimums Applied

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
68. Drywall labor minimum									
1.00 EA	63.35	0.00	15.84	79.19	0/NA	Avg.	0%	(0.00)	79.19
69. Cleaning labor minimum*									
1.00 EA	58.92	0.00	14.73	73.65	0/NA	Avg.	0%	(0.00)	73.65
70. Insulation labor minimum									
1.00 EA	154.19	0.00	38.55	192.74	0/NA	Avg.	0%	(0.00)	192.74
71. Specialty items labor minimum									
1.00 EA	166.54	0.00	41.63	208.17	0/NA	Avg.	0%	(0.00)	208.17



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CONTINUED - Labor Minimums Applied

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
72. Window labor minimum									
1.00 EA	201.02	0.00	50.25	251.27	0/NA	Avg.	0%	(0.00)	251.27
Totals: Labor Minimums Applied		0.00	161.00	805.02				0.00	805.02
Line Item Totals: Property		958.43	18,396.54	91,982.09				7,783.87	84,198.22

[%] - Indicates that depreciate by percent was used for this item

[M] - Indicates that the depreciation percentage was limited by the maximum allowable depreciation for this item

Grand Total Areas:

484.30 SF Walls	229.59 SF Ceiling	713.89 SF Walls and Ceiling
222.52 SF Floor	24.72 SY Flooring	46.84 LF Floor Perimeter
0.00 SF Long Wall	0.00 SF Short Wall	64.70 LF Ceil. Perimeter
222.52 Floor Area	244.33 Total Area	484.30 Interior Wall Area
10,836.63 Exterior Wall Area	71.59 Exterior Perimeter of Walls	
5,038.99 Surface Area	50.39 Number of Squares	629.33 Total Perimeter Length
163.74 Total Ridge Length	49.55 Total Hip Length	

Coverage	Item Total	%	ACV Total	%
Dwelling	91,694.37	99.69%	83,931.16	99.68%
Other Structures	287.72	0.31%	267.06	0.32%
Contents	0.00	0.00%	0.00	0.00%
Total	91,982.09	100.00%	84,198.22	100.00%



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Summary for Dwelling

Line Item Total	72,398.72
Material Sales Tax	956.66
Subtotal	73,355.38
Overhead	11,003.40
Profit	7,335.59
Replacement Cost Value	\$91,694.37
Less Depreciation	(7,763.21)
Actual Cash Value	\$83,931.16
Less Deductible	(2,500.00)
Net Claim	\$81,431.16
Total Recoverable Depreciation	7,763.21
Net Claim if Depreciation is Recovered	\$89,194.37

Peter Gaetano



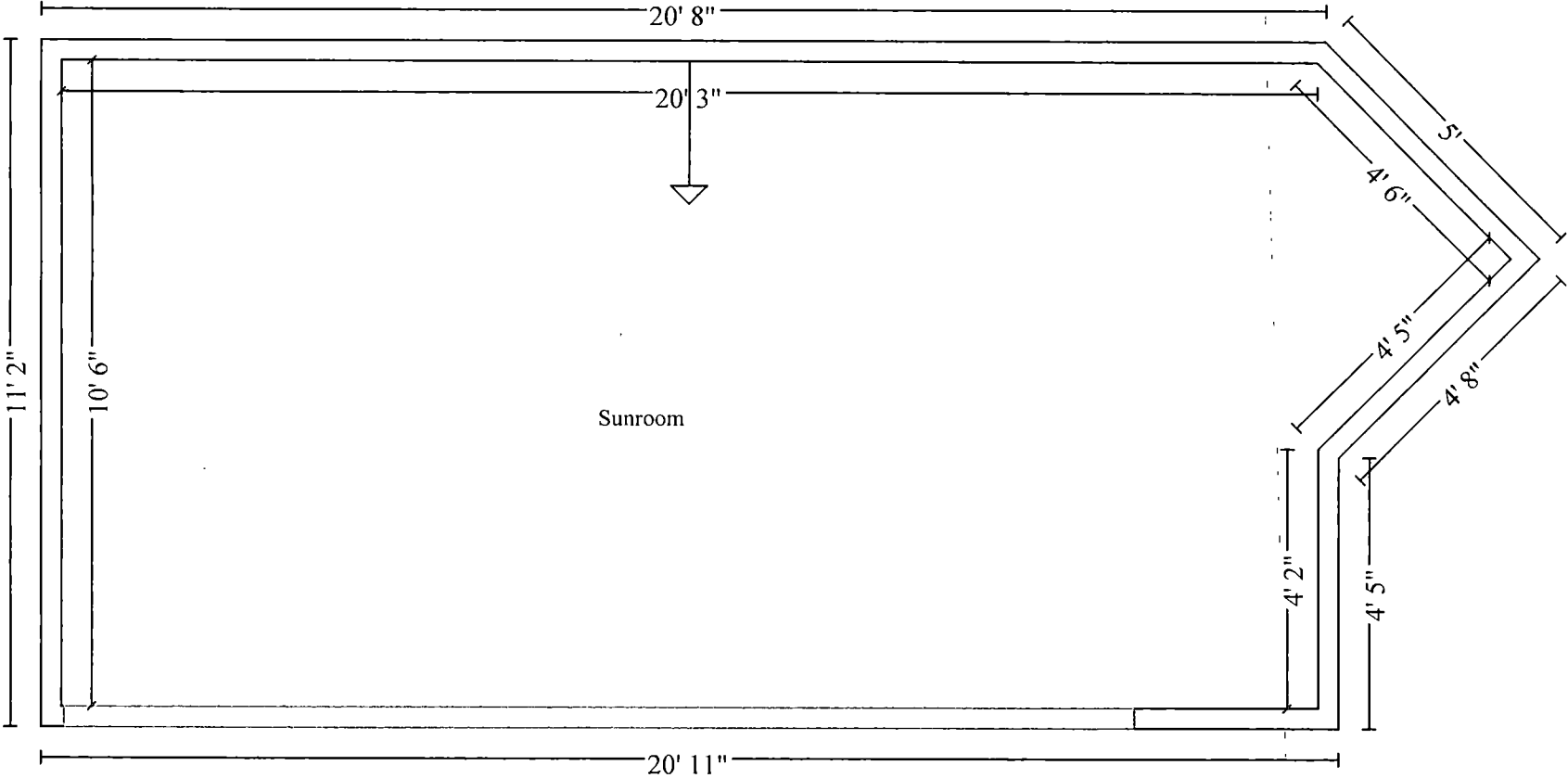
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Summary for Other Structures

Line Item Total	228.40
Material Sales Tax	1.77
Subtotal	230.17
Overhead	34.53
Profit	23.02
Replacement Cost Value	\$287.72
Less Depreciation	(20.66)
Actual Cash Value	\$267.06
Net Claim	\$267.06
Total Recoverable Depreciation	20.66
Net Claim if Depreciation is Recovered	\$287.72

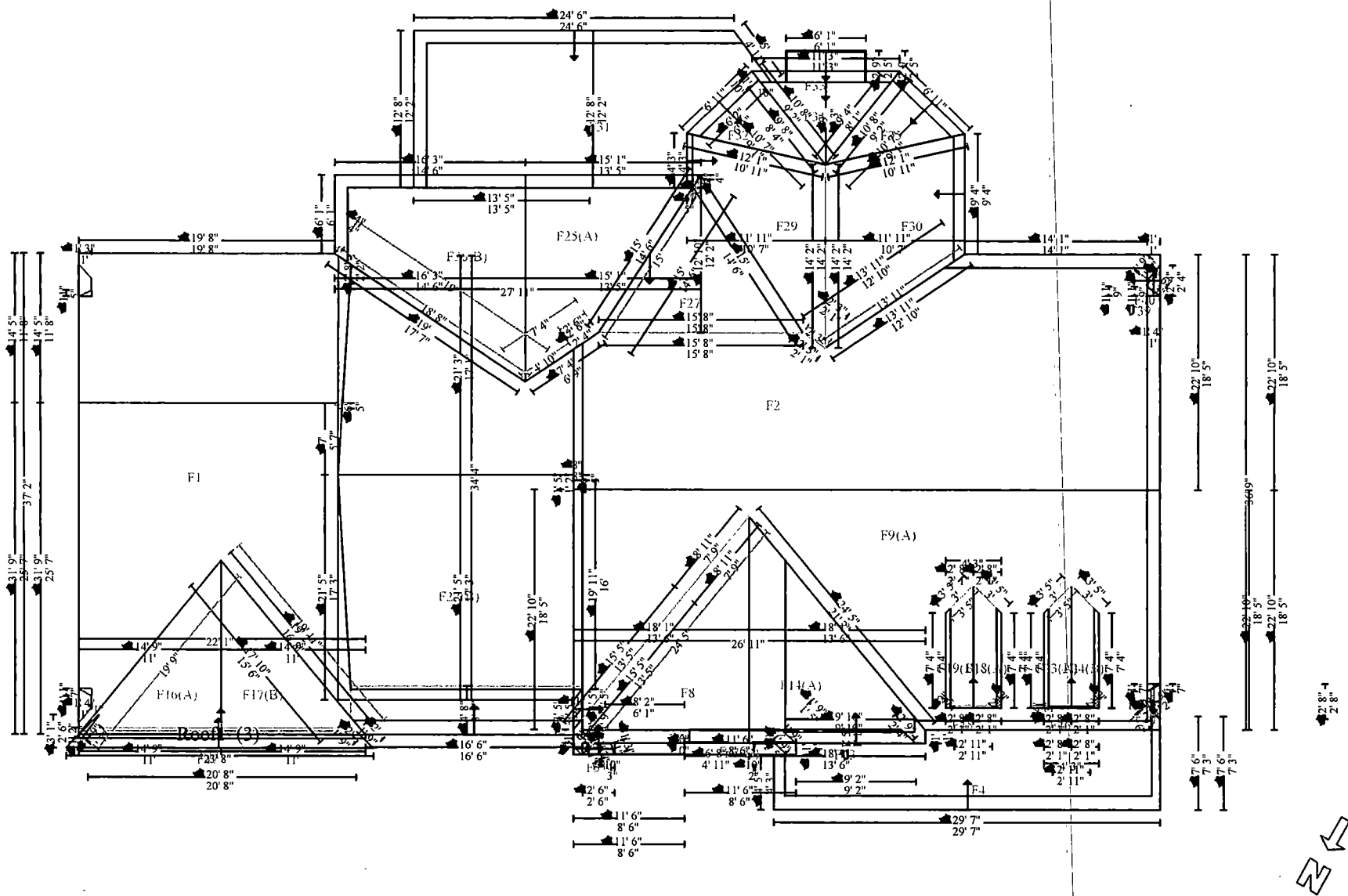
Peter Gaetano

Interior



Interior

Dwelling Exterior



Dwelling Exterior



24 Summit Avenue, Hagerstown, Maryland, 21740

To: TRAVELERS INDEMNITY COMPANY
ONE TOWER SQUARE
HARTFORD, CT 06183

Case Number:

C-21-CV-24-000337

Other Reference Number(s):

Child Support Enforcement Number:

DONNA TETTER, ET AL. VS. TRAVELERS INDEMNITY COMPANY

Issue Date: 8/1/2024

WRIT OF SUMMONS

You are summoned to file a written response by pleading or motion, within 60 days after service of this summons upon you, in this court, to the attached complaint filed by:

DONNA TETTER
NORMAN TETTER
1650 Arch Street Suite 2200
Philadelphia, PA 19103

This summons is effective for service only if served within 60 days after the date it is issued.

Kevin R. Tucker
Clerk of the Circuit Court

To the person summoned:

Failure to file a response within the time allowed may result in a judgment by default or the granting of the relief sought against you.

Personal attendance in court on the day named is NOT required.

It is your responsibility to ensure that the court has your current and correct mailing address in order to receive subsequent filings and notice in this case.

Instructions for Service:

1. This summons is effective for service only if served within 60 days after the date issued. If it is not served within the 60 days, the plaintiff must send a written request to have it renewed.
2. Proof of Service shall set out the name of the person served, date and the particular place and manner of service. If service is not made, please state the reasons.
3. Return of served or unserved process shall be made promptly and in accordance with Maryland Rule 2-126.
4. If this notice is served by private process, process server shall file a separate affidavit as required by Maryland Rule 2-126(a).

IN THE CIRCUIT COURT FOR Washington County

(City/County)

CIVIL – NON-DOMESTIC CASE INFORMATION SHEET**DIRECTIONS**

Plaintiff: This Information Report must be completed and attached to the complaint filed with the Clerk of Court unless your case is exempted from the requirement by the Chief Justice of the Supreme Court of Maryland pursuant to Rule 2-111(a).

Defendant: You must file an Information Report as required by Rule 2-323(h).

THIS INFORMATION REPORT CANNOT BE ACCEPTED AS A PLEADING

FORM FILED BY: ☒ PLAINTIFF ☐ DEFENDANT

CASE NUMBER C-21-CV-24-000337

CASE NAME: Donna Tetter and Norman Tetter

vs. Travelers Indemnity Company

PARTY'S NAME: Donna Tetter and Norman Tetter

PHONE: 215-971-1000

PARTY'S ADDRESS: 20517 Wilderness Run Rd., Boonsboro, MD 21713

PARTY'S E-MAIL: 215-971-1000

If represented by an attorney:

PARTY'S ATTORNEY'S NAME: Joseph Sheaffer, Esq. **PHONE:** 215-971-1000

PARTY'S ATTORNEY'S ADDRESS: 1650 Arch Street, Suite 2200, Philadelphia, PA 19103

PARTY'S ATTORNEY'S E-MAIL: jsheaffer@wdblegal.com

JURY DEMAND? ☐ Yes ☒ No

RELATED CASE PENDING? ☐ Yes ☒ No If yes, Case #(s), if known: _____

ANTICIPATED LENGTH OF TRIAL?: _____ hours 2 days

PLEADING TYPE

New Case: ☒ Original ☐ Administrative Appeal ☐ Appeal

Existing Case: ☐ Post-Judgment ☐ Amendment

If filing in an existing case, skip Case Category/ Subcategory section – go to Relief section.

IF NEW CASE: CASE CATEGORY/SUBCATEGORY (Check one box.)**TORTS**

- ☐ Asbestos
- ☐ Assault and Battery
- ☐ Business and Commercial
- ☐ Conspiracy
- ☐ Conversion
- ☐ Defamation
- ☐ False Arrest/Imprisonment
- ☐ Fraud
- ☐ Lead Paint – DOB of Youngest Plt: _____
- ☐ Loss of Consortium
- ☐ Malicious Prosecution
- ☐ Malpractice-Medical
- ☐ Malpractice-Professional
- ☐ Misrepresentation
- ☐ Motor Tort
- ☐ Negligence
- ☐ Nuisance
- ☐ Premises Liability
- ☐ Product Liability
- ☐ Specific Performance
- ☐ Toxic Tort
- ☐ Trespass
- ☐ Wrongful Death

CONTRACT

- ☐ Asbestos
- ☒ Breach
- ☐ Business and Commercial
- ☐ Confessed Judgment (Cont'd)
- ☐ Construction
- ☐ Debt
- ☐ Fraud

- ☐ Government
- ☐ Insurance
- ☐ Product Liability

PROPERTY

- ☐ Adverse Possession
- ☐ Breach of Lease
- ☐ Detinue
- ☐ Distress/Distrain
- ☐ Ejectment
- ☐ Forcible Entry/Detainer
- ☐ Foreclosure
- ☐ Commercial
- ☐ Residential
- ☐ Currency or Vehicle
- ☐ Deed of Trust
- ☐ Land Installments
- ☐ Lien
- ☐ Mortgage
- ☐ Right of Redemption
- ☐ Statement Condo
- ☐ Forfeiture of Property / Personal Item
- ☐ Fraudulent Conveyance
- ☐ Landlord-Tenant
- ☐ Lis Pendens
- ☐ Mechanic's Lien
- ☐ Ownership
- ☐ Partition/Sale in Lieu
- ☐ Quiet Title
- ☐ Rent Escrow
- ☐ Return of Seized Property
- ☐ Right of Redemption
- ☐ Tenant Holding Over

PUBLIC LAW

- ☐ Attorney Grievance
- ☐ Bond Forfeiture Remission
- ☐ Civil Rights
- ☐ County/Mncpl Code/Ord
- ☐ Election Law
- ☐ Eminent Domain/Condemn.
- ☐ Environment
- ☐ Error Coram Nobis
- ☐ Habeas Corpus
- ☐ Mandamus
- ☐ Prisoner Rights
- ☐ Public Info. Act Records
- ☐ Quarantine/Isolation
- ☐ Writ of Certiorari

EMPLOYMENT

- ☐ ADA
- ☐ Conspiracy
- ☐ EEO/HR
- ☐ FLSA
- ☐ FMLA
- ☐ Worker's Compensation
- ☐ Wrongful Termination

INDEPENDENT PROCEEDINGS

- ☐ Assumption of Jurisdiction
- ☐ Authorized Sale
- ☐ Attorney Appointment
- ☐ Body Attachment Issuance
- ☐ Commission Issuance

- ☐ Constructive Trust
- ☐ Contempt
- ☐ Deposition Notice
- ☐ Dist Ct Mtn Appeal
- ☐ Financial
- ☐ Grand Jury/Petit Jury
- ☐ Miscellaneous
- ☐ Perpetuate
- ☐ Testimony/Evidence
- ☐ Prod. of Documents Req.
- ☐ Receivership
- ☐ Sentence Transfer
- ☐ Set Aside Deed
- ☐ Special Adm. – Atty
- ☐ Subpoena Issue/Quash
- ☐ Trust Established
- ☐ Trustee Substitution/Removal
- ☐ Witness Appearance-Compel

PEACE ORDER

- ☐ Peace Order

EQUITY

- ☐ Declaratory Judgment
- ☐ Equitable Relief
- ☐ Injunctive Relief
- ☐ Mandamus

OTHER

- ☐ Accounting
- ☐ Friendly Suit
- ☐ Grantor in Possession
- ☐ Maryland Insurance Administration
- ☐ Miscellaneous
- ☐ Specific Transaction
- ☐ Structured Settlements

IF NEW OR EXISTING CASE: RELIEF (Check All that Apply)

- | | | | |
|--|---|---|--|
| <input type="checkbox"/> Abatement | <input type="checkbox"/> Earnings Withholding | <input type="checkbox"/> Judgment-Default | <input type="checkbox"/> Reinstatement of Employment |
| <input type="checkbox"/> Administrative Action | <input type="checkbox"/> Enrollment | <input type="checkbox"/> Judgment-Interest | <input type="checkbox"/> Return of Property |
| <input type="checkbox"/> Appointment of Receiver | <input type="checkbox"/> Expungement | <input type="checkbox"/> Judgment-Summary | <input type="checkbox"/> Sale of Property |
| <input checked="" type="checkbox"/> Arbitration | <input type="checkbox"/> Financial Exploitation | <input type="checkbox"/> Liability | <input type="checkbox"/> Specific Performance |
| <input type="checkbox"/> Asset Determination | <input type="checkbox"/> Findings of Fact | <input type="checkbox"/> Oral Examination | <input type="checkbox"/> Writ-Error Coram Nobis |
| <input type="checkbox"/> Attachment b/f Judgment | <input type="checkbox"/> Foreclosure | <input type="checkbox"/> Order | <input type="checkbox"/> Writ-Execution |
| <input type="checkbox"/> Cease & Desist Order | <input type="checkbox"/> Injunction | <input type="checkbox"/> Ownership of Property | <input type="checkbox"/> Writ-Garnish Property |
| <input type="checkbox"/> Condemn Bldg | <input type="checkbox"/> Judgment-Affidavit | <input type="checkbox"/> Partition of Property | <input type="checkbox"/> Writ-Garnish Wages |
| <input type="checkbox"/> Contempt | <input type="checkbox"/> Judgment-Attorney Fees | <input type="checkbox"/> Peace Order | <input type="checkbox"/> Writ-Habeas Corpus |
| <input type="checkbox"/> Court Costs/Fees | <input type="checkbox"/> Judgment-Confessed | <input type="checkbox"/> Possession | <input type="checkbox"/> Writ-Mandamus |
| <input checked="" type="checkbox"/> Damages-Compensatory | <input type="checkbox"/> Judgment-Consent | <input type="checkbox"/> Production of Records | <input type="checkbox"/> Writ-Possession |
| <input type="checkbox"/> Damages-Punitive | <input type="checkbox"/> Judgment-Declaratory | <input type="checkbox"/> Quarantine/Isolation Order | |

If you indicated **Liability** above, mark one of the following. This information is not an admission and may not be used for any purpose other than Track Assignment.

☐ Liability is conceded. ☐ Liability is not conceded, but is not seriously in dispute. ☐ Liability is seriously in dispute.

MONETARY DAMAGES (Do not include Attorney's Fees, Interest, or Court Costs)

- ☐ Under \$10,000 ☐ \$10,000 - \$30,000 ☒ \$30,000 - \$100,000 ☐ Over \$100,000
- ☐ Medical Bills \$ _____ ☐ Wage Loss \$ _____ ☒ Property Damages \$ 91,982.09

ALTERNATIVE DISPUTE RESOLUTION INFORMATION

Is this case appropriate for referral to an ADR process under Md. Rule 17-101? (Check all that apply)

- A. Mediation ☒ Yes ☐ No C. Settlement Conference ☒ Yes ☐ No
 B. Arbitration ☒ Yes ☐ No D. Neutral Evaluation ☒ Yes ☐ No

SPECIAL REQUIREMENTS

- ☐ If a Spoken Language Interpreter is needed, **check here and attach form CC-DC-041**
- ☐ If you require an accommodation for a disability under the Americans with Disabilities Act, **check here and attach form CC-DC-049**

ESTIMATED LENGTH OF TRIAL

*With the exception of Baltimore County and Baltimore City, please fill in the estimated **LENGTH OF TRIAL**.*

(Case will be tracked accordingly)

- ☐ 1/2 day of trial or less ☐ 3 days of trial time
☐ 1 day of trial time ☐ More than 3 days of trial time
☒ 2 days of trial time

BUSINESS AND TECHNOLOGY CASE MANAGEMENT PROGRAM

For all jurisdictions, if Business and Technology track designation under Md. Rule 16-308 is requested, attach a duplicate copy of complaint and check one of the tracks below.

- ☐ **Expedited** - Trial within 7 months of Defendant's response ☐ **Standard** - Trial within 18 months of Defendant's response

EMERGENCY RELIEF REQUESTED

IN MARYLAND:

THE CIRCUIT COURT FOR WASHINGTON COUNTY

DONNA TETTER AND NORMAN TETTER
20517 Wilderness Run Road
Boonsboro, MD 21713

Civil Case No. C-21-CV-24-000337

vs.

TRAVELERS INDEMNITY COMPANY
One Tower Square
Hartford CT 06183

COMPLAINT

COMES NOW Plaintiffs, Donna Tetter and Norman Tetter, by and through counsel, and hereby moves this Honorable Court for Judgement against Defendant, Travelers Indemnity Company, in support of thereof states as follows:

Parties

1. Plaintiffs, Donna Tetter and Norman Tetter (collectively, "Plaintiff") are individuals who own the property located at 20517 Wilderness Run Rd., Boonsboro, MD 21713 ("the Property").

2. At all times relevant to the allegations contained herein, Plaintiff was, and still is, a resident of Washington County, Maryland.

3. Defendant, Travelers Indemnity Company ("Defendant"), is a Connecticut corporation with a place of business at the address set for above, duly organized and existing, which is authorized to conduct business as an insurance company within the State of Maryland, who provided insurance coverage to Plaintiff and the Property located in Washington County, Maryland.

Jurisdiction and Venue

4. Jurisdiction is vested in this Court pursuant to MD Code Ann., Cts. & Jud. Proc., § 1-501.

5. This Court may exercise personal jurisdiction over Defendant pursuant to MD Code Ann., Cts. & Proc., § 6-103(b)(6), as Defendant contracted to provide insurance to Plaintiff and its business in Maryland.

6. Venue is proper in this Court pursuant to MD Code Ann., Cts. & Jud. Proc., § 6-201.

Statement of Facts

7. Defendant, in its regular course of business issued to Plaintiff a policy of insurance (“the Policy”) covering Plaintiff’s Property. A true and correct copy of the declarations page of said policy is attached hereto as Exhibit “A.”

8. On or about 8/7/2023, while the Policy was in full force and effect, Plaintiff suffered a sudden and accidental direct physical loss to the Property, resulting in damage and loss.

9. Specifically, the Property sustained hail damage to the exterior, which resulted in rain entering the Property and causing subsequent water damage to the interior.

10. Plaintiff retained the services of Claim Star Public Adjusters (“Claim Star”) to assist with this insurance claim. Claim Star’s representation included investigating the Property to determine the cause and scope of this loss.

11. Claim Star determined the cost to address the damage from this storm and perform the necessary repairs to restore the Property to its pre-loss condition to be \$91,982.09. A true and correct copy of this estimate is attached hereto as Exhibit “B.”

12. Plaintiff, through Claim Star, presented evidence to Defendant establishing this loss was the result of storm damage, which is covered under the Policy.

13. Notice of Plaintiff's covered loss was given to Defendant in a prompt and timely manner and Plaintiff, at all relevant times, fully complied with all of the terms and conditions required by the Policy, including cooperating with Defendant's investigation, mitigating damages where reasonable, providing Defendant with all available information, and complying with all conditions precedent.

14. Defendant, despite demand for benefits under the Policy, has refused, without legal justification or cause, and continues to refuse, to pay to Plaintiff monies owed under the Policy for the damages suffered as a result of this loss.

15. At all times material hereto, Defendant was acting either individually or through its duly authorized agents, servants, workmen or employees, who were acting with the course and scope of their employment and on the business of said employer.

16. Solely as a result of Defendant's failure and refusal to pay benefits to Plaintiff as required under the Policy, Plaintiff has suffered loss and damage in the amount of \$91,982.09, plus the costs of this suit.

Count I
In Assumpsit - Breach of Contract

17. Plaintiff incorporates by reference the facts and allegations contained in the foregoing paragraphs as though fully set forth hereinafter at length.

18. At all pertinent times herein, Plaintiff, for valuable consideration exchanged, was insured with Defendant.

19. Plaintiff complied with all terms and conditions precedent to obtaining coverage for this loss under the applicable insurance Policy with Defendant.

20. Defendant is obligated by the terms of the contract to indemnify Plaintiff's loss.

21. Despite submission of reasonable proof and demand for full and complete payment with respect to Plaintiff's loss, Defendant has not paid to Plaintiff all of the policy benefits to which Plaintiff is entitled under the Policy.

22. Defendant's denial of coverage was made without a reasonable basis in fact.

23. Defendant's refusal to indemnify Plaintiff's loss constitutes a breach of the insurance contract.

24. As a direct and proximate result of Defendant's breaches in its coverage obligations, including obligations to make payment under the terms of Plaintiff's Policy, Plaintiff has suffered injuries, damages, and financial losses to be established at trial, and which continue into the future, including attorney's fees in bringing this suit.

PRAYER FOR RELIEF

WHEREFORE, Plaintiff demands judgment against Defendant in the amount of \$91,982.09, plus interest, costs of suit, damages for delay, counsel fees and punitive damages as provided by law.

Respectfully submitted,

BY: /s/ Joseph Sheaffer
JOSEPH SHEAFFER, ESQUIRE
Attorney ID: 2302060010
Wheeler, DiUlio & Barnabei, P.C.
1650 Arch Street, Suite 2200
Philadelphia, PA 19103
Telephone: (215) 971-1000
Email: jsheaffer@wdblegal.com
Attorney for Plaintiff

Exhibit “A”

Aug. 16 2022 to Aug. 16, 2023

TRAVELERS

\$250 deductible

Policy Summary**Homeowners Policy****Named Insured and Mailing Address**

NORMAN TETTER
 DONNA TETTER
 20517 WILDERNESS RUN RD
 BOONSBORO, MD 21713-1864

Your Agency's Name and Address

GEICO INS AGENCY LLC
 1 GEICO BLVD
 FREDERICKSBURG, VA 22412-0006

Residence Premises

20517 WILDERNESS RUN RD
 BOONSBORO, MD 21713-1864

Mortgagee Name and Address

1. SECU
 PO BOX 23896
 BALTIMORE, MD 21298
 LOAN NUMBER: 8020169353

Policy Information

Your Policy Number	604999632 633 1	For Policy Service	1.800.841.3005
Your Account Number	604999632	For Claim Service	1.800.252.4633
Your Insurer:	TRAVELERS PERSONAL INSURANCE COMPANY a subsidiary or affiliate of The Travelers Indemnity Company One Tower Square, Hartford, CT 06183		

The policy period is from August 16, 2022 at 12:01 A.M. STANDARD TIME to August 16, 2023 at 12:01 A.M. STANDARD TIME at the residence premises.

Total Premium for this Policy:	\$3,886.00
This is not a bill. The mortgagee will be billed separately for this policy.	

Discounts

The following discounts reduced your premium:

Early Quote

Loss Free

Fire Protective Device

Savings Reflected in Your Total Premium:

\$783.00**Coverages and Limits of Liability**

Property Coverage Section	Limit
Coverage A – Dwelling	\$1,184,000
Coverage B – Other Structures	\$118,400
Coverage C – Personal Property	\$592,000
Coverage D – Loss of Use	\$236,800



Liability Coverage Section	Limit
Coverage E – Personal Liability - Bodily Injury and Property Damage (each occurrence)	\$500,000
Coverage F – Medical Payments to Others (each person)	\$2,000

Deductibles

Peril Deductible	Deductible
Property Coverage Deductible (All Perils)	\$2,500

In case of loss under the Property Coverage Section, only that part of the loss over the applicable deductible will be paid (up to the coverage limit that applies).

Special Limits and Additional Coverages
Coverage Level: Travelers Protect Plus®

The limit shown for each of the Special Limits of Liability and Additional Coverages is the total limit for each loss in that category.

Personal Property – Special Limits of Liability	Limit
a. Money, bank notes, coins, stored value cards	\$1,000
b. Securities, accounts, passports, tickets, stamps	\$3,500
c. Comic books and trading cards	\$2,500
d. Collectibles, figurines, glassware, marble, porcelains, statuary	\$2,500
e. Theft of jewelry, watches, precious stones	\$3,000
f. Theft of furs	\$3,000
g. Theft of silverware, goldware, pewterware	\$5,000
h. Theft of firearms and related equipment	\$5,000
i. Theft of tools and their accessories	\$2,500
j. Theft of rugs, tapestries and wall hangings	\$2,500
k. Business property on the residence premises	\$10,000
l. Business property away from the residence premises	\$5,000
m. Trailers or semitrailers not used with watercraft	\$3,500
n. Motor vehicle parts or equipment not attached to motor vehicle	\$1,000
o. Electronic apparatus while in or upon a motor vehicle or watercraft	\$3,500

The Special Limits of Liability do not increase your Coverage C – Personal Property Limit.

Property – Additional Coverages	Limit
Debris Removal (Additional % of damaged covered property limit)	5%
Tree Removal	Per Tree \$500 Per Loss \$1,000
Trees, Shrubs and Other Plants (5% of Coverage A - Dwelling Limit)	Per Tree \$500 Per Loss \$59,200
Fire Department Service Charge	\$1,000
Credit Card, Fund Transfer, Forgery and Counterfeit Money	\$10,000
Loss Assessment	\$1,000
Landlord Furnishings	\$2,500
Ordinance or Law (10% of Coverage A - Dwelling Limit)	\$118,400
Personal Records and Data Replacement	\$3,500



Named Insured NORMAN TETTER
DONNA TETTER
Policy Number 604999632 633 1
Policy Period August 16, 2022 to August 16, 2023
Issued On Date June 9, 2023

Property – Additional Coverages (continued)

Limited Fungi or Other Microbes Remediation	Limit \$5,000
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The applicable policy deductible applies unless otherwise noted.

Liability – Additional Coverages

Damage to Property of Others	Limit \$5,000
Loss Assessment	\$1,000

Please review your policy for other Personal Property Special Limits of Liability and Additional Coverages that may apply.

Optional Coverages

Optional Coverages	Endorsement	Limit	Premium
Water Back Up and Sump Discharge or Overflow Coverage	HQ-208 MD (01-22)	\$25,000	Included*
Personal Property Replacement Cost Loss Settlement	HQ-290 CW (02-21)		Included*
Additional Replacement Cost Protection Coverage	HQ-420 CW (11-18)	\$296,000	Included*
25% of Coverage A - Dwelling Limit			

**Note: The additional cost or premium reduction for any optional coverage or package shown as "Included" is contained in the Total Policy Premium Amount.*

Required Forms and Endorsements Included in Your Policy:

Form: 633

Policy Quick Reference	HQ-T77 CW (05-17)
Agreement, Definitions & Policy Conditions	HQ-D77 CW (05-17)
Property Coverage Section	HQ-P03 CW (05-17)
Liability Coverage Section	HQ-L77 CW (05-17)
Signature Page	HQ-S99 CW (05-17)
Special Provisions - Maryland	HQ-300 MD (01-22)
Additional Benefits	HQ-860 CW (08-18)

The Declarations along with the Optional Coverages, Optional Packages and Required Forms and Endorsements listed above form your Homeowners Insurance Policy.
Please keep these documents for reference.

Information About Your Property

There are many factors that determine the premium on your policy, some of which are displayed below. If you would like a policy review, please contact your agent or Travelers Representative.

Year Built:	Garage Type:	Pool:
# of Families:	Square Footage:	Age of Roof: 18

Online Policy Summary as of June 9, 2023

Exhibit “B”



P.O. Box 1449
Front Royal, VA 22630
540-551-3945
office@claimstaradjusting.com

Insured: Donna Tetter
Property: 20517 Wilderness Run Rd
Boonsboro, MD 21713

Estimator: Peter Gaetano
Company: ClaimStar LLC Public Adjusting

Cellular: (540) 683-6841
E-mail: pgaetano@claimstaradjusting.com

Reference:
Company: Travelers

Claim Number: 12J8411

Policy Number: 604999632 633 1

Type of Loss: Hail

Date of Loss: 8/7/2023 12:00 AM
Date Inspected:

Date Received:
Date Entered: 9/11/2023 4:38 PM

Price List: MDFR8X_FEB24
Restoration/Service/Remodel
Estimate: DONNA_TETTER



P.O. Box 1449
Front Royal, VA 22630
540-551-3945
office@claimstaradjusting.com

This estimate has been prepared by ClaimStar Public Adjusting LLC, a licensed public adjusting firm in the state of MD. This estimate was prepared by an expert adjuster with extensive experience in loss estimating for the purpose of reflecting the true cost to restore this property to its pre-loss condition.

Code Considerations:

This Property Restoration Estimate has been written in compliance with MD Code requirements where applicable. All code items will be cited, and full code language will be attached at the back of this estimate.

Manufactures installation Instructions:

Manufacturer installation requirements will be followed and cited where applicable as required to ensure the warrantee of our work and to comply with the **IRC & IBC code**.

Overhead and Profit:

is a licensed class A general contractor in the state of MD. is under contract with Donna Tetter, our client and your policy holder, to manage and direct the completion of the restoration work proposed.

These Cost of Business expenses are not included in the Xactimate line items but are integral to the successful property restoration of our client, your policy holder. Please review the Xactware White Paper attached at the back of this estimate and the text below taken from that document explaining overhead and profit is not included in the individual Xactimate line items.

"General Overhead are expenses incurred by a General Contractor, that cannot be attributed to individual projects, and include any and all expenses necessary for the General Contractor to operate their business. Examples (including but not limited to): General and Administrative (G&A) expenses, office rent, utilities, office supplies, salaries for office personnel, depreciation on office equipment, licenses, and advertising. Including General Overhead expenses in an Xactimate estimate--General Overhead expenses are not included in Xactware 's unit pricing, but are typically added to the estimate as a percentage of the total bid along with the appropriate profit margin. These two costs together constitute what is normally referred to in the insurance restoration industry as General Contractor 's O&P, or just O&P. General Overhead and Profit percentages can be added in the Estimate Parameters window within an Xactimate estimate."

As a licensed general contractor, is owed Overhead and Profit for the management of this restoration contract and it has been included it in this estimate.

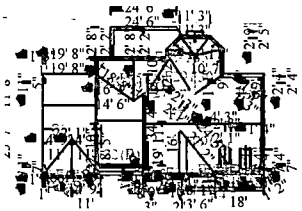
This is an estimate only. ClaimStar Public Adjusting LLC reserves the right to modify this estimate and claim additional indemnity based on the new total to reflect any additional damages discovered, changes in material or labor prices, to comply with code or manufacturer requirements, or any other reason necessary for the completion of this restoration project.



P.O. Box 1449
Front Royal, VA 22630
540-551-3945
office@claimstaradjusting.com

Property
Dwelling Exterior

Laminated Roof



4791.98 Surface Area	47.92 Number of Squares
522.47 Total Perimeter Length	163.74 Total Ridge Length
49.55 Total Hip Length	

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
1. Tear off, haul and dispose of comp. shingles - Laminated									
47.92 SQ	75.00	0.00	898.50	4,492.50	0/30 yrs	Avg.	NA	(0.00)	4,492.50
2. Laminated - comp. shingle rfg. - w/ felt									
53.00 SQ	391.85	470.74	5,309.70	26,548.49	18/30 yrs	Avg.	60%	(4,707.35)	21,841.14
10% waste included in allowance for gable roof.									
3. Asphalt starter - peel and stick									
210.44 LF	2.97	8.33	158.33	791.67	18/20 yrs	Avg.	70% [M]	(97.22)	694.45
GAF APPLICATION INSTRUCTIONS, STARTER COURSE									
Use GAF starter strip shingles along the eaves. Apply as shown. NOTE: GAF starter strip shingles are recommended at the rakes for best performance and required for enhanced limited wind warranty on certain products (see limited warranty for details).									
...									
4. Ice & water barrier									
1,849.86 SF	2.33	48.84	1,089.76	5,448.77	18/30 yrs	Avg.	60%	(488.36)	4,960.41
Ice & water shield required by code. Two rolls ice & water shield needed to extend 24" inside interior wall line due to roof eave overhang, roof pitch, and exterior wall thickness. Please see code and ice & water shield calculator diagram attachments.									
5. Roofing felt - 15 lb. - double coverage/low slope									
4.01 SQ	89.77	3.85	90.97	454.80	18/20 yrs	Avg.	70% [M]	(44.97)	409.83
Two layers felt required on roof slopes from 2/12-4/12 pitch. Please see code attachment.									
6. R&R Drip edge									
522.47 LF	4.20	36.36	557.68	2,788.42	18/35 yrs	Avg.	51.43%	(311.69)	2,476.73
drip edge present on eaves & rakes									
7. R&R Snow guard/stop									
53.00 EA	36.11	24.42	484.56	2,422.81	18/40 yrs	Avg.	45%	(183.17)	2,239.64
snow stops located on front eaves									
8. R&R Continuous ridge vent - shingle-over style									
150.00 LF	15.11	47.52	578.51	2,892.53	18/35 yrs	Avg.	51.43%	(407.31)	2,485.22
9. R&R Ridge cap - High profile - composition shingles*									
213.29 LF	12.86	43.89	696.70	3,483.50	18/30 yrs	Avg.	60%	(438.95)	3,044.55
Xactimate line item for ridge cap shingles without the high profile is for 3-tab shingles being cut as ridge shingles. Please see line item note: "Includes: High profile ridge cap, roofing nails, and installation labor. Labor to remove ridge cap shingles and to discard in a job-site waste receptacle. Quality: Precut ridge cap shingles. Note: This item is generally used with laminated shingles." GAF APPLICATION INSTRUCTIONS									
RIDGE CAP SHINGLES Install GAF ridge cap shingles. Follow the application instructions shown on the GAF ridge cap shingle wrapper.									
...									

Flashing: replacement required by code and manufacturer requirements. Please see code attachments. Flashings are thin metal and will be damaged during removal of shingles and will not be re-usable.



P.O. Box 1449
Front Royal, VA 22630
540-551-3945
office@claimstaradjusting.com

CONTINUED - Laminated Roof

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
10. R&R Flashing - pipe jack									
4.00 EA	78.80	4.21	79.85	399.26	18/35 yrs	Avg. 51.43%		(36.12)	363.14
11. Step flashing									
122.03 LF	15.38	14.42	472.80	2,364.04	18/35 yrs	Avg. 51.43%		(123.63)	2,240.41
12. R&R Counterflashing - Apron flashing									
65.23 LF	16.09	6.81	264.08	1,320.44	18/35 yrs	Avg. 51.43%		(58.37)	1,262.07
13. R&R Flashing, 20" wide									
48.00 LF	7.24	6.65	88.55	442.72	18/35 yrs	Avg. 51.43%		(57.02)	385.70
Allowance to flash roof slope pitch transitions. Please see code attachment.									
...									
Vents:									
14. R&R Roof vent - turtle type - Metal									
3.00 EA	107.12	4.67	81.52	407.55	18/35 yrs	Avg. 51.43%		(40.02)	367.53
15. R&R Exhaust cap - through roof - 6" to 8"									
2.00 EA	145.82	6.06	74.43	372.13	18/35 yrs	Avg. 51.43%		(51.94)	320.19
Cornices:									
16. R&R Gable cornice return - laminated									
1.00 EA	141.35	0.52	35.46	177.33	18/30 yrs	Avg. 60%		(5.24)	172.09
17. R&R Gable cornice return - laminated - 2 stories or greater									
4.00 EA	172.18	2.10	172.71	863.53	18/30 yrs	Avg. 60%		(20.98)	842.55
Detach & reset: items required for roof replacement.									
18. Roof mount power attic vent - Detach & reset									
2.00 EA	280.98	0.00	140.49	702.45	18/NA	Avg. 0%		(0.00)	702.45
19. Solar electric panel - Detach & reset									
2.00 EA	284.94	0.00	142.47	712.35	0/NA	Avg. 0%		(0.00)	712.35
20. Solar electric panel - mounting hardware - Detach & reset*									
2.00 EA	28.22	0.00	14.11	70.55	0/NA	Avg. 0%		(0.00)	70.55
21. Gutter / downspout - Detach & reset									
210.44 LF	5.26	0.00	276.73	1,383.64	0/NA	Avg. 0%		(0.00)	1,383.64
Eave gutters were installed through drip edge and will have to be detached and reset in order to replace drip edge.									
Steep/high Charges:									
22. Remove Additional charge for steep roof - 7/12 to 9/12 slope									
12.35 SQ	16.32	0.00	50.39	251.94	0/NA	Avg. NA		(0.00)	251.94
23. Additional charge for steep roof - 7/12 to 9/12 slope									
12.35 SQ	74.22	0.00	229.15	1,145.77	0/NA	Avg. 0%		(0.00)	1,145.77
24. Remove Additional charge for steep roof - 10/12 - 12/12 slope									
5.69 SQ	25.65	0.00	36.49	182.44	0/NA	Avg. NA		(0.00)	182.44
25. Additional charge for steep roof - 10/12 - 12/12 slope									
5.69 SQ	116.66	0.00	165.95	829.75	0/NA	Avg. 0%		(0.00)	829.75

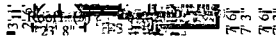


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CONTINUED - Laminated Roof

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
26. Remove Additional charge for high roof (2 stories or greater)									
36.94 SQ	6.17	0.00	56.98	284.90	0/NA	Avg.	NA	(0.00)	284.90
27. Additional charge for high roof (2 stories or greater)									
36.94 SQ	32.79	0.00	302.82	1,514.08	0/NA	Avg.	0%	(0.00)	1,514.08
28. R&R Soffit & fascia - wood - 1' overhang									
39.50 LF	13.98	13.18	141.36	706.76	18/150 yrs	Avg.	12%	(26.35)	680.41
Wood soffit & fascia were installed over shingles at eave/rake to slope intersections and will have to be removed in order to tear out and replace shingles beneath.									
29. Prime & paint exterior soffit - wood									
522.47 SF	2.66	15.36	351.29	1,756.42	5/15 yrs	Avg.	33.33%	(85.34)	1,671.08
30. Prime & paint exterior fascia - wood, 6"- 8" wide									
522.47 LF	2.54	7.52	333.65	1,668.24	5/15 yrs	Avg.	33.33%	(41.80)	1,626.44
Totals: Laminated Roof		765.45	13,375.99	66,879.78				7,225.83	59,653.95

Metal Roof



247.00 Surface Area
106.87 Total Perimeter Length

2.47 Number of Squares

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
31. R&R Metal roofing - Premium grade									
308.75 SF	17.22	89.85	1,351.64	6,758.16	0/75 yrs	Avg.	0%	(0.00)	6,758.16
32. Roofing felt - 15 lb.									
2.47 SQ	50.98	1.31	31.81	159.04	0/20 yrs	Avg.	0%	(0.00)	159.04
33. Ice & water barrier - High temp									
247.00 SF	2.72	12.30	171.04	855.18	0/30 yrs	Avg.	0%	(0.00)	855.18
34. R&R Eave trim for metal roofing - 26 gauge									
85.06 LF	8.83	11.18	190.58	952.84	0/75 yrs	Avg.	0%	(0.00)	952.84
35. R&R Gable trim for metal roofing - 26 gauge									
21.80 LF	9.59	3.86	53.24	266.17	0/75 yrs	Avg.	0%	(0.00)	266.17
Flashing:									
36. R&R Endwall flashing for metal roofing - 26 gauge									
71.81 LF	10.10	11.81	184.27	921.36	18/75 yrs	Avg.	24%	(47.22)	874.14



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CONTINUED - Metal Roof

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
37. R&R Gable cornice strip - metal									
23.00 LF	18.32	6.04	106.86	534.26	0/75 yrs	Avg.	0%	(0.00)	534.26
38. R&R Gable cornice strip - metal - 2 stories or greater									
9.50 LF	35.07	2.50	83.92	419.59	0/75 yrs	Avg.	0%	(0.00)	419.59
39. R&R Gable cornice return - metal - 2 stories or greater									
2.00 EA	165.65	0.39	82.93	414.62	0/75 yrs	Avg.	0%	(0.00)	414.62
Detach & Reset:									
40. Gutter / downspout - Detach & reset									
85.06 LF	5.26	0.00	111.85	559.27	0/NA	Avg.	0%	(0.00)	559.27
Eave gutters were installed through eave trim and will have to be detached and reset in order to replace drip edge.									
Totals: Metal Roof		139.24	2,368.14	11,840.49				47.22	11,793.27

Front Elevation

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
41. R&R Gutter / downspout - aluminum - up to 5"									
34.00 LF	10.29	10.59	90.12	450.57	18/25 yrs	Avg.	70% [M]	(123.52)	327.05
Totals: Front Elevation		10.59	90.12	450.57				123.52	327.05

Right Elevation

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
42. R&R Gutter / downspout - aluminum - up to 5"									
60.00 LF	10.29	18.68	159.02	795.10	18/25 yrs	Avg.	70% [M]	(217.98)	577.12
43. R&R Window screen, 10 - 16 SF									
4.00 EA	58.49	11.76	61.43	307.15	18/30 yrs	Avg.	60%	(117.65)	189.50
44. R&R Clothes dryer vent cover									
1.00 EA	47.16	0.48	11.92	59.56	18/30 yrs	Avg.	60%	(4.79)	54.77
45. Comb/straighten a/c cond. fins - w/trip charge - Large									
1.00 EA	260.46	0.00	65.12	325.58	0/NA	Avg.	0%	(0.00)	325.58
46. Comb and straighten a/c condenser fins - w/out trip charge									
2.00 EA	93.78	0.00	46.89	234.45	0/NA	Avg.	0%	(0.00)	234.45



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CONTINUED - Right Elevation

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
47. Remove Air conditioning security cage									
3.00 EA	14.61	0.00	10.95	54.78	0/15 yrs	Avg.	NA	(0.00)	54.78
Allowance to detach & reset AC cages to combe fins									
48. Install Air conditioning security cage									
3.00 EA	90.93	0.00	68.20	340.99	0/15 yrs	Avg.	0%	(0.00)	340.99
Totals: Right Elevation		30.92	423.53	2,117.61				340.42	1,777.19

Rear Elevation

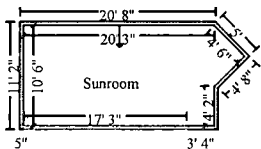
QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
49. R&R Clothes dryer vent cover									
1.00 EA	47.16	0.48	11.92	59.56	18/30 yrs	Avg.	60%	(4.79)	54.77
Totals: Rear Elevation		0.48	11.92	59.56				4.79	54.77

Total: Dwelling Exterior	946.68	16,269.70	81,348.01	7,741.78	73,606.23
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Interior

Sunroom

Height: Sloped



484.30 SF Walls	229.59 SF Ceiling
713.89 SF Walls & Ceiling	222.52 SF Floor
24.72 SY Flooring	46.84 LF Floor Perimeter
64.70 LF Ceil. Perimeter	

Missing Wall - Goes to Floor

17' 3" X 9'

Opens into Exterior

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
50. Contents - move out then reset - Large room									
1.00 EA	148.00	0.00	37.00	185.00	0/NA	Avg.	0%	(0.00)	185.00
51. Ceiling fan - Detach & reset									
1.00 EA	253.88	0.00	63.47	317.35	0/NA	Avg.	0%	(0.00)	317.35
Allowance needed for drywall repairs.									



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CONTINUED - Sunroom

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
52. R&R Batt insulation - 6" - R19 - paper / foil faced									
32.00 SF	1.66	1.71	13.71	68.54	0/150 yrs	Avg.	0%	(0.00)	68.54
53. R&R 5/8" drywall - hung, taped, floated, ready for paint									
32.00 SF	3.72	1.50	30.14	150.68	0/150 yrs	Avg.	0%	(0.00)	150.68
54. Texture drywall - light hand texture									
32.00 SF	1.22	0.19	9.81	49.04	0/150 yrs	Avg.	0%	(0.00)	49.04
55. Seal the surface area w/PVA primer - one coat									
32.00 SF	0.70	0.12	5.63	28.15	0/15 yrs	Avg.	0%	(0.00)	28.15
56. Paint the ceiling - two coats									
229.59 SF	1.17	3.86	68.12	340.60	5/15 yrs	Avg.	33.33%	(21.43)	319.17
57. Mask and prep for paint - plastic, paper, tape (per LF)									
64.70 LF	1.64	1.05	26.80	133.96	0/15 yrs	Avg.	0%	(0.00)	133.96
58. Mask per square foot for drywall or plaster work*									
222.52 SF	0.31	0.93	17.48	87.39	0/150 yrs	Avg.	0%	(0.00)	87.39
59. Final cleaning - construction - Residential									
222.52 SF	0.34	0.00	18.92	94.58	0/NA	Avg.	0%	(0.00)	94.58
60. Tape joint for new to existing drywall - per LF									
24.00 LF	11.04	0.62	66.39	331.97	0/150 yrs	Avg.	0%	(0.00)	331.97
Totals: Sunroom		9.98	357.47	1,787.26				21.43	1,765.83
Total: Interior		9.98	357.47	1,787.26				21.43	1,765.83

Other Structures

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
61. R&R Rural mailbox									
1.00 EA	61.86	1.77	15.92	79.55	18/20 yrs	Avg.	70% [M]	(20.66)	58.89
Totals: Other Structures		1.77	15.92	79.55				20.66	58.89

General

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
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CONTINUED - General

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
62. Temporary toilet - Minimum rental charge									
1.00 EA	161.89	0.00	40.47	202.36	0/NA	Avg.	0%	(0.00)	202.36
63. Residential Supervision / Project Management - per hour									
24.00 HR	76.70	0.00	460.20	2,301.00	0/NA	Avg.	0%	(0.00)	2,301.00
project supervisor for estimated 3 days									
64. Generator - 6,000 watt - portable (per day)									
3.00 DA	88.66	0.00	66.50	332.48	0/NA	Avg.	0%	(0.00)	332.48
65. Boom or spider lift - 50'-60' reach (per day)									
3.00 DA	636.93	0.00	477.70	2,388.49	0/NA	Avg.	0%	(0.00)	2,388.49
boom lift & operator to access high gutters, fascia, and soffit work									
66. Equipment Operator - per hour									
24.00 HR	77.35	0.00	464.10	2,320.50	0/NA	Avg.	0%	(0.00)	2,320.50
Totals: General		0.00	1,508.97	7,544.83				0.00	7,544.83

Debris Removal

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
67. Single axle dump truck - per load - including dump fees									
1.00 EA	333.94	0.00	83.48	417.42	0/NA	Avg.	NA	(0.00)	417.42
Allowance for disposal of all non roofing debris									
Totals: Debris Removal		0.00	83.48	417.42				0.00	417.42

Labor Minimums Applied

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
68. Drywall labor minimum									
1.00 EA	63.35	0.00	15.84	79.19	0/NA	Avg.	0%	(0.00)	79.19
69. Cleaning labor minimum*									
1.00 EA	58.92	0.00	14.73	73.65	0/NA	Avg.	0%	(0.00)	73.65
70. Insulation labor minimum									
1.00 EA	154.19	0.00	38.55	192.74	0/NA	Avg.	0%	(0.00)	192.74
71. Specialty items labor minimum									
1.00 EA	166.54	0.00	41.63	208.17	0/NA	Avg.	0%	(0.00)	208.17



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CONTINUED - Labor Minimums Applied

QUANTITY	UNIT	TAX	O&P	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
72. Window labor minimum									
1.00 EA	201.02	0.00	50.25	251.27	0/NA	Avg.	0%	(0.00)	251.27
Totals: Labor Minimums Applied		0.00	161.00	805.02				0.00	805.02
Line Item Totals: Property		958.43	18,396.54	91,982.09				7,783.87	84,198.22

[%] - Indicates that depreciate by percent was used for this item

[M] - Indicates that the depreciation percentage was limited by the maximum allowable depreciation for this item

Grand Total Areas:

484.30 SF Walls	229.59 SF Ceiling	713.89 SF Walls and Ceiling
222.52 SF Floor	24.72 SY Flooring	46.84 LF Floor Perimeter
0.00 SF Long Wall	0.00 SF Short Wall	64.70 LF Ceil. Perimeter
222.52 Floor Area	244.33 Total Area	484.30 Interior Wall Area
10,836.63 Exterior Wall Area	71.59 Exterior Perimeter of Walls	
5,038.99 Surface Area	50.39 Number of Squares	629.33 Total Perimeter Length
163.74 Total Ridge Length	49.55 Total Hip Length	

Coverage	Item Total	%	ACV Total	%
Dwelling	91,694.37	99.69%	83,931.16	99.68%
Other Structures	287.72	0.31%	267.06	0.32%
Contents	0.00	0.00%	0.00	0.00%
Total	91,982.09	100.00%	84,198.22	100.00%



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Summary for Dwelling

-Line Item-Total	72,398.72
Material Sales Tax	956.66
Subtotal	73,355.38
Overhead	11,003.40
Profit	7,335.59
Replacement Cost Value	\$91,694.37
Less Depreciation	(7,763.21)
Actual Cash Value	\$83,931.16
Less Deductible	(2,500.00)
Net Claim	\$81,431.16
Total Recoverable Depreciation	7,763.21
Net Claim if Depreciation is Recovered	\$89,194.37

Peter Gaetano



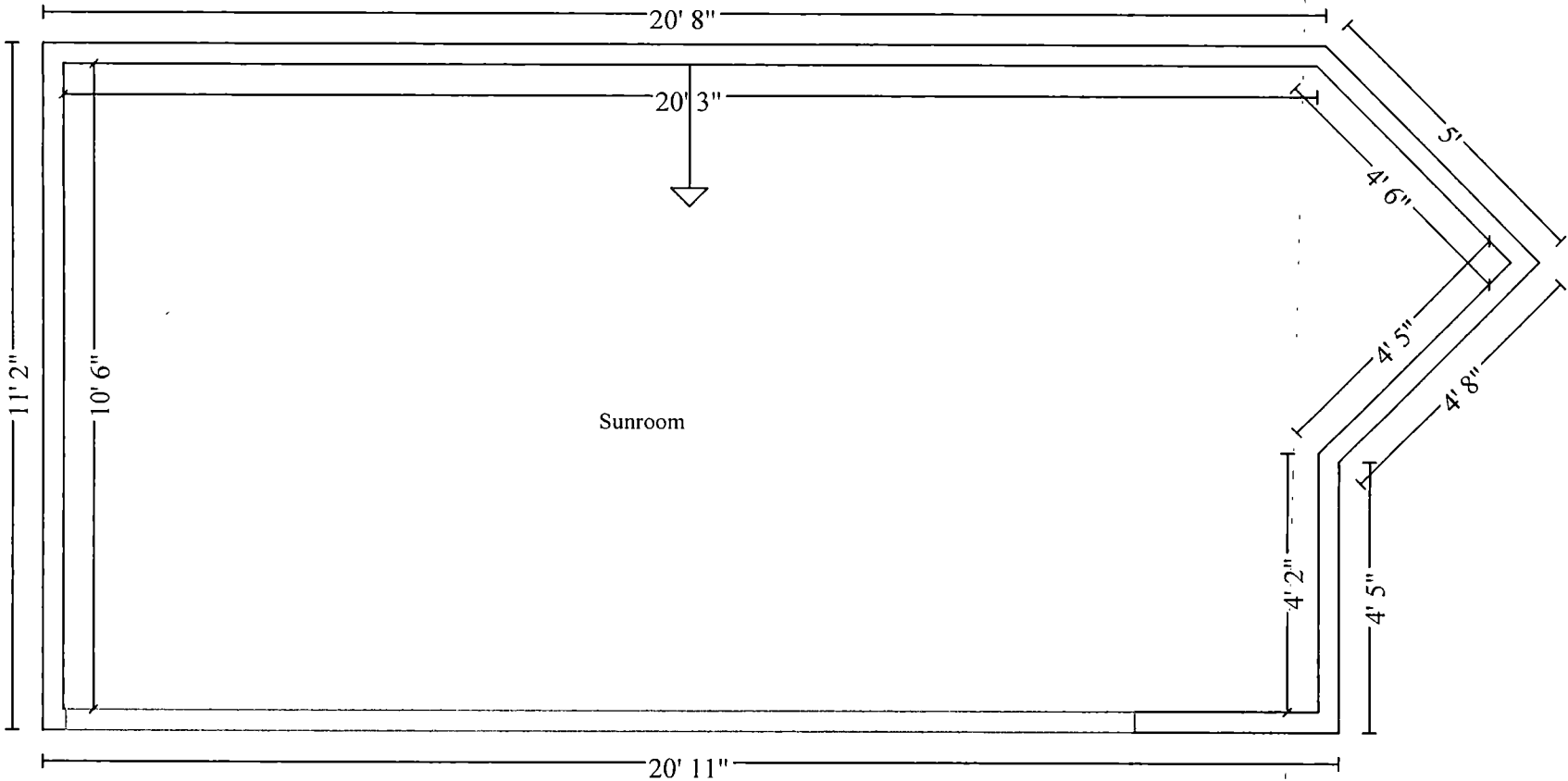
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Summary for Other Structures

Line-Item Total	228.40
Material Sales Tax	- 1.77
Subtotal	230.17
Overhead	34.53
Profit	23.02
Replacement Cost Value	\$287.72
Less Depreciation	(20.66)
Actual Cash Value	\$267.06
Net Claim	\$267.06
Total Recoverable Depreciation	20.66
Net Claim if Depreciation is Recovered	\$287.72

Peter Gaetano

Interior



Interior

Exterior

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9"

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9"
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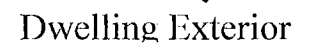
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Exterior



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